

# Transitions

## Resource Guide to Restarting Career and Community

July 2011



## Introduction

It is common for workers who have recently lost their jobs to experience a variety of emotions including feelings of anger, worry, sadness, fear, rejection, and frustration. At times, you may want to talk with someone. Resources are available statewide. Call 211 to find assistance in your local area.

The CareerCenter Rapid Response staff will assist you to "move forward" in your search for new employment and/or retraining opportunities.

This Transition Guide has been created as an informational tool of the many services available to individuals during times of transition. We strongly encourage you to connect with the CareerCenter in your area. Individuals will be offered the opportunity to sign up for the following

- Job search seminars: i.e., writing a résumé, job interviews
- Assessment of current skills and their transferability to new jobs
- Skills upgrade
- Career and/or retraining options
- Where to look for job openings, how to network for jobs, and more

### **Peer Support Workers**

For layoffs affecting 50 or more workers, one or more of the workers may be hired temporarily to help the other laid off workers use Maine's workforce development system to find new employment. Usually situated at the nearest CareerCenter, these Peer Support Workers maintain contact with each of their dislocated co-workers, monitor their progress, make sure they understand their options and when necessary, advocate on their behalf. If your worksite seems like a candidate for a peer support program, call the Maine Department of Labor (207) 623-7993 for more information.

### **Unionized Workers**

For all layoffs in Maine affecting unionized workers, contact the Maine AFL-CIO, 21 Gabriel Drive, Augusta, ME 04330, 622-9675.

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*A collaboration of the Maine Department of Labor and employment, education and training providers*

The Maine Department of Labor provides equal opportunity in employment and programs.  
Auxiliary aids and services are available to individuals with disabilities upon request.

## Table of Contents

<b>Unemployment Insurance</b> .....	1	Women, Infants and Children's Nutrition Program (WIC).....	18
Your Monetary Determination .....	1	Temporary Assistance to Needy Families (TANF) .....	18
Weekly Eligibility Requirements .....	2	ASPIRE -TANF Program .....	18
How to File a Claim for Unemployment Benefits.....	3	Parents as Scholars (PaS) .....	18
Before You File a Claim .....	4	Emergency Assistance .....	18
Severance, Holiday, Bonus, and Other Non-Wage Payments .....	6	Alternative Aid Assistance .....	18
Fact-Finding Interviews .....	6	Department of Health and Human Services Office Telephone Numbers.....	19
General Information .....	6		
<b>Healthcare</b> .....	8	<b>Community Resources</b> .....	19
COBRA .....	8	Community Transition Team .....	19
HIPAA.....	8	What is 2-1-1? .....	19
MaineCare.....	8	Information and Referral Services/United Ways of Maine.....	20
Consumers for Affordable Care.....	8	Child Care Resource Development Centers .....	21
Dirigo Health Agency .....	8	Food Banks.....	21
Community Health Centers, Free Clinics .....	9	Fuel Assistance .....	21
Free Hospital Care .....	9	Community Action Programs in Maine (CAP) .....	21
Help with Prescription Drugs.....	9	General Assistance .....	22
Drug Company Discount Cards.....	9	Mortgage .....	22
<b>CareerCenter Employment Services</b> .....	10	Rent Assistance.....	22
Register for Maine's Job Bank .....	10	Utilities Assistance.....	22
Employment Counseling .....	10	<b>Legal Services</b> .....	23
Information Center .....	10	Maine Equal Justice Partners .....	23
Retraining and Employment .....	10	Volunteer Lawyers Project.....	23
Registered Apprenticeship .....	11	Disability Rights Center of Maine .....	23
Veteran Services .....	11	Legal Services for the Elderly .....	23
Services for People with Disabilities.....	11	Maine Lawyer Referral and Information Services.....	23
Career Exploration Tools .....	11	Pine Tree Legal Assistance.....	23
Maine Adult Education .....	11	<b>Taxes</b> .....	24
Maine Community College System .....	11	Maine Revenue Service.....	24
University of Maine System .....	11	<b>Other Points of Access and Resources</b> .....	24
<b>Resources for Veterans in Maine</b> .....	12	<b>Maine Employee Rights Guide</b> .....	26
<b>Center for Workforce Research and Information</b> .....	13		
<b>Self-Employment Resources</b> .....	13		
Maine Enterprise Option (MEO).....	13		
Maine Department of Economic and Community Development (DECD) .....	13		
Maine Small Business Development Centers (SBDC) ..	13		
Service Corps of Retired Executives (SCORE) .....	14		
Coastal Enterprises, Inc. (CEI) .....	14		
Maine Centers for Women, Work and Community.....	14		
Incubators without Walls Program .....	14		
University of Maine Cooperative Extension.....	15		
Fast Trac .....	15		
Maine Adult Education .....	15		
University of Maine's Target Technology Incubator .....	15		
Maine Community College System .....	15		
Maine Small Business Development Centers (SBDC) listing .....	16		
<b>Budget Considerations</b> .....	17		
Credit Protection .....	17		
Debt Management Companies .....	17		
Credit Reporting Agencies .....	17		
<b>Food, Household and Financial Resources</b> .....	17		
Food Stamp Program .....	17		

## Unemployment Insurance

A toll-free number 1-800-593-7660 is available to file an unemployment claim, to speak with an unemployment claims representative, check on the status of a benefit payment, or to just find out more about the Unemployment Insurance Program. Our TTY number for deaf/hard of hearing number is 1-888-457-8884.

Mailing addresses for the Unemployment Compensation (UC) Claim Centers may be found on page 7. The UC Claim Centers are open from 8:00 a.m. to 5:00 p.m., Monday through Friday.

Do not rely on relatives, friends or neighbors to answer your questions.

**General Information:** Unemployment Compensation is paid for by your employer. Nothing is taken out of your paycheck to provide for the benefits. It is like an insurance policy your employer has paid to help you with your bills if you are unemployed through no fault of your own. It is not welfare or based on your financial need.

## Your Monetary Determination

**To Qualify:** You must have earned a minimum amount of money within a specific time – this is called your **base period**. Once you file a claim, you will have established a “benefit year” which continues for 52 weeks. This does not mean that you can collect benefits for 52 weeks, but this is the period of time you will be able to “draw down” your benefits. Your weekly and maximum benefits may differ from year to year.

**Monetary Determination:** Your monetary determination form will show the wages that you have earned during the one-year base period. Your earnings during the base period determine if you have earned enough to establish, or set up an unemployment claim benefit year, and if so the amount of benefits for which you will be eligible. If you did not earn enough money to qualify during this period, our claims representatives will then try to set up a claim using the alternate base.

**“Regular” Base Period:** We will first look at your earnings in the “REGULAR” base period, which is the first 4 of the last 5 completed calendar quarters prior to the date that you file your claim. (See the darker shaded area on the chart below.)

**IF** you file your claim during one of the months identified with an arrow (↓), THEN the “REGULAR Base Period” will be the 4 quarters in the darker shaded area

Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.			
	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June		
		Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	
			July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.
Year Before Last	Last Year				This Year			

**“Alternate” Base Period:** The “Alternate” Base Period is the last 4 completed calendar quarters prior to the date you file your claim. This means that we will substitute the most recently completed calendar quarter for the oldest quarter used in your “Regular” Base Period. For example, if you filed your claim in August, the **“Alternate” Base Period would be from July of the previous year to June of the current year.** **IMPORTANT NOTE:** If you receive a form telling you that you do not have enough wages and that a “redetermination” will be mailed, you should continue to send in **weekly** claims while the “Alternate” Base Period is checked.

**“Alternate” Base Period Monetary Determination:** In some cases, we will ask you to provide us with a listing of your earnings. **You must continue to file weekly claims during the period of investigation.** After we finish processing your “Alternate” Base Period claim, we will send you another Monetary Determination. This second letter will tell you if you can qualify to set up a claim using the “Alternate” Base Period.

**Weekly Benefit Amount (WBA):** Your weekly unemployment benefit amount depends on your earnings in the base period. For individuals filing a **new** unemployment claim between June 1, 2011, and May 31, 2012, benefits range from \$64 to \$366 – the maximum weekly benefit amount that any one can receive.

**Maximum Benefits Available (MBA):** Once you set up an unemployment claim, it lasts for 52 weeks, a so-called “benefit year”. During this benefit year, the total amount of benefits that you can collect depends on your earnings in the base period. The highest number of full weekly payments you can collect is **26**, although many individuals are eligible for fewer than 26 weeks.

**Supplemental Weekly Benefits for Dependents:** These are additional unemployment benefits which are paid to eligible individuals who are the whole or main support of a qualifying dependent child. They are paid in the amount of \$10 for each dependent child for any week in which a totally or partially unemployed individual qualifies for unemployment compensation (The maximum amount that can be paid for dependency allowances is one-half of your weekly benefit amount.) You will not be eligible for dependency allowances if your spouse is employed full-time and contributes to the support of the child.

## Weekly Eligibility Requirements

**To be eligible for unemployment benefits, each week you must:**

### **Be able to work and available for work**

**Able to Work:** You must be physically able to work *full-time* in your normal occupation or in another occupation for which you are qualified if the majority of wages earned in your base period was from full-time work. If you are physically restricted to only working part-time, you must report this to the UC Claims Center. If the majority of the wages earned in your base period was from part-time work, you must be physically able to work *at least* a comparable number of hours in your normal occupation or in another occupation for which you are qualified.

**Available for Work:** Being available for work means that you must be ready and willing to accept work for which you are qualified under the conditions that are customary for your occupation. These include having transportation to work and child care arrangements (if needed). If your regular occupation involves working on more than one shift, even if you normally worked only one shift, you must be available for all of those shifts.

**Exception:** You will not be denied benefits if:

1) You are not available to accept a job on a shift, the greater part of which is between midnight and 5:00 a.m. due to one of the following reasons:

- a) Parental obligation (caring for your children);
- b) The need to care for an immediate family member; or
- c) Because you are handicapped and a personal care attendant who is required to help you is not available.

2) The majority (more than 50%) of the weeks you worked during your base period were less than full-time and you are able, available, and actively seeking work for a comparable number of hours in your regular occupation.

3) The majority of the weeks worked during your base period were full-time, but you are only able, available, and seeking part-time work due to your own illness or disability, or the illness or disability of an immediate family member, or when necessary for the safety or protection of yourself or an immediate family member, including protection from domestic abuse.



You must report any of the above exceptions to the Bureau when you file a claim. You must also report any days that you were not able or available for work when you file your weekly claim. If you file your weekly claims on a claim card or when completing your weekly claim online, describe the reason in the Remark section of the card and answer “NO” to Question 1 (if not able to work) or Question 2 (if not available for work).

**Seeking Work:** You must actively search for work each week. This means that you should be contacting employers using the work search methods common to your occupation. These include personally visiting employers, sending letters of application, résumés and applying online. The use of letters/résumés or the Internet alone will only be acceptable if that is a normal method of seeking work in your occupation. *Calling prospective employers or looking at newspaper “help wanted” advertisements can help you decide where to apply for work. However, these are **not** considered to be employer contacts for purposes of meeting the active work search requirement.* You will be required to list the employers whom you contacted seeking work on your Work Search Log. You will be asked to fax or mail this log to the Department every few weeks. A new log will be mailed to you approximately every five weeks. **Periodically, your work search log will be verified.**

**Waiting Week:** Maine law requires a one-week waiting period prior to being eligible to receive a benefit payment. The first week in your new benefit year will normally serve as your waiting period. You must file a weekly claim for this week, but you will not receive a benefit payment for that week. If you are not eligible for unemployment benefits for the first week in your benefit year, the next week for which you are eligible for benefits will be your waiting period week. **Do not delay in filing your first weekly claim because of the waiting period week:** To receive a waiting period credit, you must file a claim for that week. If you delay in filing your first claim, your claim for the week after that first week could also be delayed.

**Refusing Work or a Referral to Work:** If you refuse an offer of work from an employer or a referral to a job by the CareerCenter, you may lose your unemployment benefits. A claims adjudicator will interview you to determine if the job or referral you refused was “suitable.” You will receive a written notice telling you if you will or will not receive benefits.

**Work and Earnings:** If you work during a week for which you file a claim for unemployment benefits, you must report the **gross amount** (before deductions) of all wages earned that week even if you have not yet been paid. ***Wages include tips, odd job and self-employment earnings and commission sales.*** You must provide a check stub or other proof of earnings showing the gross amount of your

wages for that week. Payment of any benefits due to you will be delayed until that proof is received. While you must report the **gross** (total) amount of earnings, the first \$25 of earnings will not be deducted from your unemployment payment. **REMEMBER: earnings are to be reported for the week you “earned or worked for” the money, not necessarily the week you received your pay.**

**Moving:** If you move outside of Maine, you can still file weekly unemployment claims as long as you are still unemployed. Call the toll-free number (1-800-593-7660) to update your records.

## How to File a Claim for Unemployment Benefits

**You can file a new or reactivated claim for unemployment benefits by Internet, by telephone or by mail.**

**NOTE: If you filed a new (initial) unemployment claim (benefit year) within the past 12 months, any unemployment claims that you file between now and when that prior benefit year ends would be based on that existing benefit year.**

The Bureau will be asking you for information about yourself and the places that you have worked during the last 18 months. It is very important that you give us your complete and accurate mailing address since the U.S. Postal Service will not forward any Department of Labor mail to your new address. If you are using a friend or relative’s address, make sure that your name is on their mailbox. If your address changes, either write your new address on your weekly claim card, speak or enter your new address at the prompt when filing weekly claims by telephone or the Internet, or call the 1-800 number and listen for the telephone system option for changing your address.

**By Internet:** You can file a claim via the Internet at [www.file4ui.com](http://www.file4ui.com) and then, under Featured Links, click on [File a New or Weekly Unemployment Claim Online](#). If you file your initial claim via the Internet, stay connected until you get a confirmation that your claim has been filed. If you do not have access to the internet at home, all Department of Labor CareerCenters and many libraries have computers you can use to file a claim for benefits.

**By telephone:** A toll-free number **1-800-593-7660** is available to use anywhere inside or outside the state of Maine to file an unemployment claim. If you do not have access to a telephone, you may call our offices from any CareerCenter phone.

**1. When your call is answered, you will first be given a series of choices:**

- A. Interpreter Service:** The first choice is whether you need an interpreter. **If you do NOT need an interpreter, just press “2” when given that option.** If English is **not** your first language and you would like to have an interpreter assist you with your call, we can easily arrange for one in your language. When our telephone system answers your call, press “1” and you will be connected with a claims representative who will make arrangements for an interpreter to assist you.
- B. Other Options:** Next, you will be given several options. Select the option that best describes the reason why you are calling. The telephone system will then connect you with a claims representative who can best meet your needs.

**2. Potential Difficulties Related to Calls**

- A. Individuals Without a Telephone:** If you do not have a telephone at home, we offer the following suggestions:
1. Go to a Department of Labor CareerCenter and use a telephone there. There is no charge for using these telephones. See page 34 for locations.
  2. Call from the home of a friend or relative. Remember, this a toll-free call.
  3. Use a pay telephone.
  4. File a claim on the Internet or by mail.
- B. Being Placed on Hold or Getting a Busy Signal:** At some times during the week, and especially on Mondays, many people call the UC Claims Centers. As a result, some callers may be put on hold. If this happens to you, please stay on the line. If you hang up and call again, your call will be placed at the end of the waiting line. Wait times range from a few seconds to 20 minutes. If all lines are busy, you may hear a busy signal. This happens on occasion and we apologize for the inconvenience. Please try back later in the day.

**By Mail:** To file a new unemployment claim or to reactivate a prior claim by mail, you will need to complete an initial claim form. Unemployment compensation claim forms (Me. B-9.2) are available at:

- All Maine Department of Labor CareerCenters.
- The Bureau of Unemployment Compensation website: [www.file4ui.com](http://www.file4ui.com) and then, under Information & Resources, click on Publications and Forms. This form must be printed and then

completed and mailed in to one of our UC Claims Centers. Instructions for completing the form are included with the form.

- In some situations, you may be given a claim form by your employer.

## Before You File a Claim

To file a claim for unemployment insurance, it is important that you have the following information available before you call:

1. Your Social Security number
2. A list of the employers for whom you have worked during the last 18 months (if filing a new claim), or since you last claimed unemployment benefits (if reactivating an existing claim). You will need the following information for these employers: Complete business name, mailing address with a ZIP Code (this is often available on a check stub), telephone number, and the beginning and ending dates that you worked for each of these employers.

**Social Security Number Disclosure:** The Privacy Act of 1974 requires that we furnish the following statement to you because you are being asked to provide your Social Security number on all unemployment claim forms:

Your Social Security number is solicited under the authority of the Internal Revenue Code of 1954 (26 U.S.C. 85, 6011(a), 6050(b), and 6109(a)). Disclosure of your Social Security number for this purpose is mandatory. It must be entered on the forms that you submit to claim unemployment compensation.

**Federal-State Unemployment Compensation Program (UC): Confidentiality and Disclosure of State UC Information (20 CFR, Part 603.11):** At the time you apply, and periodically thereafter, confidential UC information relating to you may be requested and used for other governmental purposes, including but not limited to, verification of eligibility under other governmental programs.

## Information and Forms that Will be Mailed to You

Within a few days after you have filed your unemployment claim you will receive several items by mail:

1. **Monetary Determination:** This is a blue sheet of paper that shows the employers and wages used to determine how much you will receive in unemployment benefits if you are eligible. Call your UC Claims Center **immediately** if you see any errors on this form. The form includes the following information:
  - a. The date your claim becomes effective and the date your **benefit year ends** (BYE).



- b. The calendar quarters used to determine your entitlement to benefits. These quarters are called your **base period**.
- c. Your **weekly benefit amount** (WBA).
- d. Your **maximum benefit amount** (MBA). This is the total amount of regular benefits you may receive in your benefit year.

**1A. Form W-4V, Withholding Certificate for Voluntary Withholding of Taxes From Your Unemployment Compensation (this is located on the bottom portion of your monetary determination):** Unemployment Insurance payments are taxable for both Federal and State income tax purposes. If you would like to have taxes taken out of your weekly unemployment payment, complete this form and return it to the address on the form. If taxes are not withheld, you would pay your income taxes on your unemployment benefits when you file your tax return. Voluntary withholding rates on UC benefits are fixed at 10% Federal and 5% State. **Note: If you had unemployment taxes withheld in a previous benefit year (even if it has been several years since you last filed), taxes will be withheld on your new claim year unless your return Form W-4V indicating that you do not want them withheld. If you no longer want taxes withheld, you must return a completed Form W-4V indicating the choice to not have taxes withheld.**

If you were paid unemployment benefits during the calendar year, then in January of the next year, you will receive a form 1099-G that will show the amount of the unemployment benefits that were paid to you during the previous calendar year.

2. A blue information booklet entitled **“What Every Worker Should Know About Unemployment Insurance.”** You should **read this blue booklet** very carefully. It will help you to understand what you need to do to meet the eligibility requirements under the Unemployment Insurance Program.

3. **Weekly Claim Instruction Sheet:** This pink sheet has information on how to file your weekly claims for benefits by Internet, telephone or by mail using weekly claim forms. On the back of the form is the schedule for the “Benefits Rights Information” video that is shown on the Maine Public Broadcasting System.

4. **Maine Automated Payment (MAP) Card:** This card will be mailed to you in a plain, unmarked envelope. Please take care not to throw it out with “junk mail.” The MAP Card provides you with fast, convenient, and safe access to your benefits. Use it everywhere VISA debit cards are accepted. You can check your balance and review your transactions free at [www.myaccount.chase.com](http://www.myaccount.chase.com), by calling Chase at 1-866-315-1011, or at any ATM 24 hours

a day, seven days a week. Your MAP Card is free, but fees and surcharges apply to certain transactions. For more information about the MAP Card, you can visit [www.file4ui.com](http://www.file4ui.com) and click on Information on Maine Automated Payment (MAP Card).

5. **Application for Direct Deposit of Unemployment Compensation Benefits:** Your weekly unemployment payments can be deposited directly into your checking or savings account.

- You can call 1-800-593-7660 to file an application for direct deposit. You will be asked for your account number and your bank’s routing number which is located on the bottom left side of your check. Calling is the quickest way to activate your direct deposit option.
- You can complete the Application for Direct Deposit of Unemployment Compensation Benefits enclosed in your mailing. You can also obtain the Application (Form Me. B-170) online at [www.file4ui.com](http://www.file4ui.com), then, under Information & Resources, click on Publications and Forms, or you can call 1-800-593-7660 for an Application to be mailed to you. Be sure to send a “Voided” check or letter from your bank with account and routing/transit numbers with your Application.

There may be a 10-day verification period from the date your application is received and the date that your payment can be deposited into your account. In the meantime, benefits will be paid on your MAP card. Your Advice of Deposit will be mailed and will tell you where the benefits were deposited.

6. **A Weekly Claim Card, Form Me. B-100:** In a separate mailing, you will receive your unemployment claim card for the first week of your claim year. If you decide to file your weekly claim forms by mail, carefully and completely fill out these cards each week. At the present time, regardless of how you file your weekly claim, you will continue to receive a weekly claim card in the mail each week with your Advice of Deposit or Transfer. If you decide to file your weekly claims by the Internet or by telephone, you do not need to mail in the claim cards.

7. **A Work Search Log:** This form is used to record your weekly work search contacts for approximately a five-week period. If you run out of room, write your contacts on a separate sheet of paper and attach it to the original form. You will be asked to fax or mail this log to the Bureau every few weeks.

Keep this form safe! If you fail to return it when requested, it could result in denial of your benefits.

A new form will be mailed to you about every five weeks. If you return to work, mail your completed log to your Claims Center as soon as you start your new job.

8. **A Dependency Form:** If, when you filed your new unemployment claim, you said that you wanted to file a claim for dependency allowances (additional unemployment benefits paid to individuals with dependent children), this form will also be mailed to you separately. Spouses are not considered dependents. When your form is returned to the UC Claims Center, it will be reviewed and processed. If it is determined that you do not qualify for dependency allowances, you will receive a Deputy's Decision explaining why you cannot receive these additional benefits.

## Severance, Holiday, Bonus, and Other Non-Wage Payments

If you receive any payments from your employer that are in addition to your regular earnings from working, report that amount in Question 7 on your weekly claim card or when asked to do so if filing by telephone or the Internet. The types of payments that are in addition to pay that you receive from working are deducted as follows:

1. **Severance Pay, Dismissal Wages, and Terminal Pay:** Deducted, dollar-for-dollar, from your unemployment payment for the week in which you were paid. (Exception: If you are paid weekly, then these payments will apply to a period equal to that period. For example, if you are paid every two weeks, these payments would be deducted from two unemployment payments.)
2. **Holiday Pay:** Deducted, dollar-for-dollar, from the unemployment payment for the week in which the holiday falls, regardless of when the holiday pay is paid to you.
3. **Wages in Lieu of Notice:** Deducted, dollar-for-dollar, for the period covered by the notice. For example: your employer lays you off on Tuesday but will pay you through the end of your current pay week which ends on Friday.

**The total amount of the payments listed above will be deducted dollar-for-dollar from your unemployment payment.**

4. **Bonus Payments:** Deducted, starting with the week in which it is paid, and continuing for the number of weeks that equal your regular pay. For example, if you received a bonus that was equal to three weeks wages, the bonus would be deducted from your unemployment claim for the week in which it is paid and the next two weeks. (You must report your entire bonus payment. However, the first \$25 of bonus will not be deducted from your unemployment payment.)

## Fact-Finding Interviews

Whenever a question is raised about your eligibility for unemployment benefits (for example, if you received severance pay, were not able to work, filed a weekly claim card late, etc.), you will receive a notice. This notice has two parts. The top part, which you should keep, tells you the date and time that a claims adjudicator will call you to obtain information about your situation. Answer the questions on the bottom part of the form and return it immediately so that the claims adjudicator will have it available during the interview. **It is very important that you participate in these interviews.** If you cannot be available at the scheduled date and time, it is your responsibility to call your UC Claims Center upon receipt of your scheduled appointment.

## General Information

Regardless of how you file your weekly claim for benefits, as soon as the Bureau reviews and processes your claim, a claim card for the following week will be mailed to you. If you choose to file your claims by telephone or the Internet, you do not need to mail the card back. If you file your weekly claims by telephone (**1-800-593-7660**) or the Internet ([www.file4ui.com](http://www.file4ui.com)), you may receive your benefit payment more quickly because they generally do not require review by staff.

### When You Should Expect Your Payments/Claim Cards:

If you are eligible for unemployment benefits, your first payment will be mailed to you about three weeks after you file your initial claim. However, heavy workloads (especially during the winter, holiday periods, and other factors) may cause delays in the processing of benefit payments. As mentioned previously, if you file your weekly claims via the Internet or by telephone, you will likely receive your benefits payments sooner as the receipt and acceptance of your claim does not depend on the volume of mail delivered to our offices. You should allow **seven days** after you mail/file your claim before calling a claims representative to ask about your payment.

**Messages Attached to Weekly Claim Cards:** Sometimes, a special message will be attached to your weekly claim card. **Read these messages carefully and follow their instructions.** If you do not follow the instructions in the message, your benefits could be delayed or denied.

**Filing Weekly Claims by Mail:** If you file your weekly claim by mail, be sure that you have answered all the questions and have signed your claim form. **If your card is incomplete and/or not signed, your benefits will be delayed and may be denied for the week.**

### **Mailing Addresses for Filing Your Weekly Claims**

Bureau of Unemployment Compensation  
Weekly Claims Unit  
97 State House Station  
Augusta, ME 04333-0097  
Fax: (207) 287-5905

Bureau of Unemployment Compensation  
Weekly Claims Unit  
P.O. Box 610  
Orono, ME 04473-0610  
Fax: (207) 561-4665

Bureau of Unemployment Compensation  
Weekly Claims Unit  
P. O. Box 1088  
Presque Isle, ME 04769-1088  
Fax: (207) 764-2142

Bureau of Unemployment Compensation  
Special Programs Unit  
47P State House Station  
Augusta, ME 04333-0047  
Tel: (207) 621-5103 Fax: (207) 287-3395

### **DID YOU KNOW?**

**Look-Up Information About Your Unemployment Claim and Benefits Paid.** Go to [www.file4ui.com](http://www.file4ui.com) and then, under Featured Links, click on [Look Up Information About Unemployment Claim](#). You can use this website to get information about your claim(s) 24 hours a day, seven days a week. Tax and other withholding information as well as account balances can also be looked up. To use this site, you must enter your Social Security Number and your PIN number. This is a “secure” website. You can also check on the status of your most recent weekly unemployment claim by using the information option of our telephone system. Call the toll-free number **1-800-593-7660**.

***Please read and keep in a safe place, the blue booklet that will be sent to you when you file a new claim for benefits. This booklet contains your rights and responsibilities.***

## Health Care

*Some Protections for your Health Insurance under Federal Law*

### COBRA

(Consolidated Omnibus Budget Reconciliation Act)

Workers who lose their company health insurance when they are laid off are usually entitled to continue their own and their family members' coverage for up to 18 months at their own expense. You should be notified of your COBRA option within about two weeks of the termination of your employer-paid coverage.

Steps required by law:

- Your company must notify your health plan administrator within 30 days of your layoff date.
- The plan administrator must notify you about COBRA within 14 days after the company has notified them.
- You will then have 60 days to respond with your decision about whether you want COBRA coverage, and which of your family members you want covered.
- After responding, you will have an additional 45 days to make the first premium payment.

Under COBRA, you will be responsible for the full cost of coverage plus up to two percent for "administrative costs."

Call the U.S. Department of Labor office at 1-866-444-3272 (toll-free) for benefits or go to [www.cobrainsurance.com](http://www.cobrainsurance.com).

### HIPAA

(Health Insurance Portability & Accountability Act)

HIPAA protects you by:

- Preventing your new insurer from excluding you or your family members' preexisting medical conditions from coverage, if you find new health insurance within 63 days of termination of your old insurance.
- Allowing you the opportunity to enroll in another plan (for instance, your spouse's employer's insurance) without having to wait for the plan's next regular enrollment period, if you notify them within 30 days.
- Prohibiting discrimination against employees and their dependents based on their health status.
- Guaranteeing that those with a qualifying individual plan are able to be renewed.

If you do not have or choose not to use your COBRA option, here are some other insurance plans that may help:

### MaineCare

MaineCare is free or low-cost health insurance that covers most health care needs for children and some adults\*.

Eligibility is based on family size and gross monthly income. There is no asset test for children and pregnant women. For other adults assets are considered, but many (such as home or car or some savings) are not counted against you.

**When in doubt... apply!** Even if you aren't eligible for full benefit MaineCare, the Department of Health and Human Services (DHHS) will let you know if you are eligible for other medical assistance. **For applications, call your local DHHS office or the Consumer Assistance HelpLine at 1-800-965-7476.**

**\* Important!:** There may be a waiting list for adults without dependent children in their household, other than pregnant women and those with disabilities. However there may be other options.

For a list of Health and Human Services Offices, see page 19.

**Applications are available at your local CareerCenter.**

### Consumers for Affordable Health Care

**If you feel you have been wrongly denied any of the services described in this section, call Consumers for Affordable Health Care.** CAHC works to expand access to affordable health care for Maine citizens. For more information, contact them at:

12 Church Street  
P.O. Box 2490  
Augusta, ME 04338-2490  
Tel: 207-622-7083  
1-800-965-7476  
Fax: 1-888-214-5233  
[www.maine cahc.org](http://www.maine cahc.org)  
e-mail: [consumerhealth@maine cahc.org](mailto:consumerhealth@maine cahc.org)

### Dirigo Health Agency

The Dirigo Health Agency (DHA) offers Health Care programs for people who may have difficulty getting insurance.

DirigoChoice is private health insurance coverage offered through Harvard Pilgrim Health Care. Small Businesses (fewer than 50 employees), Sole Proprietors, and Individuals are all eligible to enroll. DirigoChoice is OPEN to new enrollees. Qualifying enrollees receive subsidies to help pay for their coverage.

The Pre-Existing Condition Plan helps individuals who have been uninsured and have been diagnosed with certain medical conditions enroll in DirigoChoice. The Pre-Existing Condition Insurance Plan is OPEN to new enrollees.

The Part-Time Worker Coverage Voucher Program is designed to help part-time and seasonal, currently uninsured workers in large businesses (50 or more employees) participate in their employer's health insurance plan. The Part-Time Worker Coverage Voucher Program is OPEN to new enrollees.

HCTC (Health Coverage Tax Credit) is a federal program that the Agency administers that helps workers who have lost their jobs because of trade with foreign countries enroll in DirigoChoice. HCTC is OPEN to new enrollees.

To learn how to enroll in any of these programs or to speak to a customer service representative, call DHA at 1-877-892-8391. Also visit [www.dirigohealth.com](http://www.dirigohealth.com).

### **Don't Let Yourself or Your Family Go Without Needed Health Care!**

Here are some other programs that may help:

## **Community Health Centers, Free Clinics**

These and similar programs are available in many Maine communities.

Some of these programs cover a wide range of services, including visits to the doctor's office and prescription drugs on a **sliding scale based on income**. For example:

- **CarePartners**, which serves the greater Portland area, Lincoln County and towns around Waterville and Augusta.
- **Katahdin Health Center** that covers Northern Penobscot and Southern Aroostook.
- **Penobscot Health Care Center** in Bangor that covers Penobscot County.
- **Franklin Community Health Network** in Franklin County.

Ask your hospital if there is a program like this in your area, or to find the Free Clinic or Community Health Center closest to you, call **Maine Primary Care Association** at 621-0677.

## **Free Hospital Care**

Free Hospital Care is available at every hospital in Maine for individuals and families who qualify.

Hospitals must provide free care for medically necessary inpatient and outpatient services. **Be sure to ask about it!** Each hospital has its own income guidelines. Some areas have programs that cover a broader range of services like doctor's office visits and drug prescriptions.

**To find out more or to apply, contact the hospital's Patient Accounts (or billing) office.** If you have hospital expenses, the billing office at the hospital should give you an application and let you know if you qualify for the program. If your application is delayed or denied, you can appeal by writing or calling DHHS at 287-3610 within 60 days of the decision.

## **Help with Prescription Drugs**

The **Low Cost Drug Program for the Elderly and Disabled** (also called Healthy Maine Prescriptions, Part I or DEL) is for people 62 and older or at least 19 and disabled. Eligibility is based on income; there is no asset test. **To get an application, call DHHS at 1-866-796-2463.** If you have questions or need assistance filling out the application, call the Legal Services for the Elderly hotline at 1-800-750-5353.

**Maine Rx Plus** can help you save 15% on brand name drugs and up to 60% on generic drugs.

## **Drug Company Discount Cards**

Drug and company discount cards and prescription assistance programs are offered by many drug companies, particularly if you do not have prescription drug coverage. Each has its own income limits and other requirements.

Talk with your doctor for more information, or look online at: [www.RxCaresForME.org](http://www.RxCaresForME.org) or [www.needymeds.com](http://www.needymeds.com).

If you are not sure which program(s) works best for you and/or your family, call the **Consumer Assistance HelpLine** at 1-800-965-7476.

The friendly staff can walk you through the options and help you on an individual basis.



## CareerCenter Employment Services

The CareerCenter is the first place to start when you are looking for employment. All CareerCenter services are provided at no cost to you. Your local CareerCenter administers or refers you to the employment services offered by federal, state or local programs with the primary goal of assisting you with your employment search.

The CareerCenter is a statewide network of professionally-staffed offices linking Maine job seekers to employers across the state and nation. The CareerCenters know which industries and companies are hiring and offer assessments to evaluate your aptitude and interest in various careers.

To find a CareerCenter near you or to access most of the resources and information available there, visit [www.maine.careercenter.com](http://www.maine.careercenter.com).

### At the CareerCenter you can find:

- Career counselors who can help assess your skills and interest in various careers
- Workshops to help you prepare your résumé, polish your interview skills, brush up on your computer skills, and more
- Information about training and education
- Special services for veterans, older workers, young people, dislocated workers, people exploring a career change and people with disabilities
- Access to computers, internet, telephone, fax and copier for employment-related purposes

### Register for Maine's Job Bank

You can search for jobs online, post your résumé, and get matched with employers looking for your skills.

To log in to Maine's Job Bank, visit our website at [www.maine.careercenter.com](http://www.maine.careercenter.com).

### Employment Counseling

Each CareerCenter has highly-skilled, professional employment counselors trained to help you with vocational problems and aspirations in the broad areas of choice, change and adjustment. They will assess your qualifications, screen them against employer requirements and, if you are qualified, refer you to interviews. While the final hiring decision rests with the employer, thousands of individuals each year find jobs through CareerCenters.

### Information Center

Use the information center to access computers and job-related software, printers, copiers, fax machines and phones for job search purposes. The information centers have many printed materials such as books on career information, developing résumés, how to conduct a job search, information about local training providers and community services agencies. Workshops on job search topics are available each month and

may be accessed by signing up at a local CareerCenter either in person or by phone. For a list of workshops in your area, visit [www.maine.careercenter.com](http://www.maine.careercenter.com).

- **Assess Your Potential**

A CareerCenter can help you choose and prepare for a new career. We offer group workshops and individualized sessions to help you identify and review your values, needs, skills, experience, likes, dislikes, barriers, interests and more, all with an eye toward exploring career fields that match your goals. Our services are tailored to your needs. You can measure your aptitudes, vocational interests and probability of success in certain fields with the battery of assessments offered at the CareerCenter.

- **Job Search Success**

You can gain practical skills and useful information for improving your job search efforts. The CareerCenter will assist you in locating where and how to look for jobs, understanding the job market (labor market), writing a résumé and cover letter, completing employment applications, finding job openings, and preparing for a job interview. These are some of the many valuable resources available to you.

### Retraining and Employment

The staff at the CareerCenter can put you in touch with the best education and training resources in your area. If you want to upgrade your skills, embark on a whole new career or take advantage of training opportunities, the CareerCenter staff will help you get the training you need, with some training available right at the CareerCenter. We also work with training providers to bring onsite training and educational programs to areas of increased need. The point is to get you suitably employed as soon as possible.

- **Occupational Training** (ask about these training opportunities at the CareerCenter).
- **Credential/Degree/Certificate Training**-The CareerCenter may provide for training based on availability and your eligibility for training funds. Items funded may include tuition, fees, books, travel and daycare.
- **On-the-Job Training (OJT)**-If you have basic skills and interest in an occupation that does not require traditional training, OJT may be appropriate. Through agreements with private employers, OJT allows you to be trained while earning a wage.

The CareerCenter will help you get connected with Maine Adult Education providers, the Community College System, the University of Maine System as well as many private training vendors. Please ensure you have met with the CareerCenter before spending any of your own personal funds on training.



## Registered Apprenticeship

Apprenticeship is employer-sponsored training that is primarily on-the-job learning supplemented with classroom instruction, usually at the college level. Apprentices learn specific skill standards in their trade under qualified supervisors who ensure that each apprentice is exposed to the full spectrum of skills required for them to achieve journeyperson status in their field. Apprenticeship may be time-based, competency-based and/or a combination of both, but must be at least one year (2000 hours) in length. Apprentices receive earnings increases as they attain skill competencies. Apprentices who successfully complete all program requirements and achieve competency in each skill area will earn National Certification as a Journeyperson in their trade field. Registered apprentices may receive partial tuition reimbursement from the Maine Apprenticeship Program to help offset the cost of related classroom instruction. Because Apprenticeship is an employment-based training, individuals interested in apprenticeship should scan the job banks regularly to identify upcoming apprenticeship opportunities. Many apprentices matriculate into the Trades and Technical Degree Program of the Maine Community College system. Doing this allows them to apply their related instruction course credits to their degree and earn college credit for their time in on-the-job learning. To learn more about Maine Apprenticeship, visit [www.mainecareercenter.com/apprenticeship](http://www.mainecareercenter.com/apprenticeship).

## Nontraditional Jobs

If you are woman seeking a better paying job, you may want to think about occupations that usually employ more men than women. Many of these jobs pay very well, and offer skills and training that lead to career growth, benefits, and paid time off. These are often jobs that can't be outsourced: construction and building trades, transportation, security and protective services, information technology, engineering, and manufacturing. These jobs often require on the job training or short term training, and can be learned through apprenticeship as well. For more information about better paying jobs for women, contact the CareerCenter or Women Unlimited at [www.womenunlimited.org](http://www.womenunlimited.org) or 1-800-281-5259.

## Services for People with Disabilities

The Maine CareerCenter system welcomes all customers and provides reasonable accommodations to ensure that its buildings, programs and services are accessible. Persons with disabilities needing accommodations to participate in any CareerCenter program or service should make a request directly to their local CareerCenter. Information on accessibility equipment in Maine's CareerCenters may be found at [www.mainecareercenter.com/disabilityservices](http://www.mainecareercenter.com/disabilityservices).

If you have a physical, mental, emotional, or learning disability that may keep you from getting or keeping a new job, you may be eligible for additional assistance from the **Vocational Rehabilitation program**. Vocational Rehabilitation will work with you to develop a plan to reach your vocational goal, and can assist you in getting the education, training, and other tools you need to achieve your goal. Vocational Rehabilitation services are available in every CareerCenter.

## Career Exploration Tools

Job seekers can begin a job search or explore new career opportunities by visiting these websites:

Maine CareerCenter and Maine's Job Bank:

[www.mainecareercenter.com](http://www.mainecareercenter.com)

CareerOneStop:

[www.careeronestop.org](http://www.careeronestop.org)

Maine Employment Info Guide:

[www.Maine.gov/labor/lmis](http://www.Maine.gov/labor/lmis)

Occupational Outlook Handbook:

[www.bls.gov/oco/](http://www.bls.gov/oco/) (A career exploration tool covering the jobs held by 90% of America's workforce)

Occupational Outlook Quarterly:

[www.bls.gov/opub/ooq/](http://www.bls.gov/opub/ooq/) (a periodical containing practical information on jobs and careers)

## Maine Adult Education

Adult Education programs, located throughout the state, offer a hands-on, relaxed and friendly approach to teaching and learning. Adult Education programs offer one-night workshops, GED preparation and testing, literacy services, assistance in college preparation, and multi-week courses covering a wide array of subjects. Program offerings vary by location. For more information, call 1-800-322-5455 or visit [www.maineadulted.org](http://www.maineadulted.org).

## Maine Community College System

Maine's comprehensive two-year college system offers over 300 career and transfer programs, continuing education and customized training for business and industry. The seven Community Colleges are located in Auburn, Bangor, Fairfield, Presque Isle, South Portland, Calais, and Wells. Off-campus centers are located in Augusta, East Millinocket, Ellsworth, South Paris, Caribou, Houlton, Dover-Foxcroft, Madawaska, and Bath. For more information, visit [www.mccs.me.edu](http://www.mccs.me.edu).

## University of Maine System (UMS)

The system consists of seven affiliated universities and nine University College regional outreach centers. Established in 1968, The University of Maine System today offers a variety of academic settings, each with its own style and attitude, each with its own strengths and ways of learning. In addition to the campuses of our seven public universities and our regional outreach centers, there are 75 local ITV sites that deliver distance-education programs right to you. For more information, visit [www.maine.edu](http://www.maine.edu).

## Veteran Services

Maine Veterans receive priority of service in all CareerCenter programs.

Most CareerCenters have a designated Veterans' Employment Representative. The primary focus of these representatives is to help Veterans and their families find jobs. In the larger offices, Veterans' Representatives and

Disabled Veterans' Outreach specialists work exclusively with veterans. Career counseling, skills training, job placement assistance and support services are provided for Maine's eligible unemployed veterans.

For more information or to find the nearest Veterans' Employment Representative, visit [www.mainecareercenter.com/veterans](http://www.mainecareercenter.com/veterans).

## Where to Find Resources and Services for Veterans in Maine

<b>Veterans Administration -Togus (Services)</b> .....	1-800-827-1000
Medical Switchboard - Togus (Medical).....	1-877-421-8263
Vocational Rehabilitation - Togus.....	1-877-421-8263 Ext. 4600
Disabled American Veterans (DAV)Transportation (for scheduled VA appointments only) ....	1-877-421-8263 Ext. 5790
Bangor VA Medical Clinic.....	561-3600
Education/GI Bill .....	1-888-442-4551
Home Loan Certifications.....	1-800-827-6311
Veterans Government Life Insurance (VGLI) .....	1-800-419-1473
Life Insurance .....	1-800-669-8477
Military Retired Pay.....	1-800-321-1080

## Veteran's Service Organizations Located at Togus

Disabled American Veterans (DAV) .....	623-5725
Veterans of Foreign Wars (VFW) .....	623-5723
American Legion .....	623-5726
Paralyzed Veterans of America (PVA) .....	621-7394

## Maine Bureau of Veterans Services

Augusta.....	623-8411 Ext. 5228 or 623-5732
Bangor .....	941-3005
Caribou .....	492-1173
Lewiston.....	783-5306
Machias.....	255-3306
Portland (Call for an appointment) .....	878-2683
Springvale.....	324-1839
Waterville.....	872-7846
Camp Keyes (Replacement discharge paper-DD 214).....	626-4464 FAX: 626-4471
Small Business Administration Veteran Loans .....	1-800-228-3734

## Veteran's Counseling Centers

Bangor.....	947-3391
Caribou .....	496-3900
Lewiston.....	783-0068
Portland.....	780-3584
Sanford .....	490-1513

## Center for Workforce Research and Information – Resources for Workers

**General and Publications** – The Center for Workforce Research and Information (CWRI) gives a job seeker the power to make career decisions based on knowledge of the labor market and provides materials to assist jobseekers in making these decisions. Publications and reports containing information on wage rates, projected job openings, occupational trends, training requirements, benefits, and much more are available at your local CareerCenter or online at [www.Maine.gov/labor/lmis](http://www.Maine.gov/labor/lmis). Examples of these publications are:

- **Hot Jobs in Maine**-Annual job openings, new jobs gained, percentage growth for occupations in highest demand
- **Careers in Maine for College Graduates**-Annual job openings, new jobs gained, percentage growth for jobs requiring an Associate's degree or above
- **Occupational Profiles**-Descriptions, work characteristics, and transferable skills for 110 occupations

**Maine Employment Info Guide (MEIG)**-Another powerful resource for labor market information is the *Maine Employment Info Guide*. This application is offered through the Center for Workforce Research and Information website by selecting one of four options at the top of the page. Most job seekers will obtain the best results by selecting Job Openings in Maine, or Services for Individuals.

The Job Openings in Maine option provides you with current job openings posted with Maine CareerCenters, based on job type, salary requirements, location, and other criteria entered by the user.

The Services for Individuals option allows you to find out about wage rates, expected job growth, education and training requirements, industries that employ the occupation, working conditions, and other details. After selecting a job, it will give you a list of Maine employers who might hire you if they have an opening. This guide will give you a name, address, and even a map to the company's location. This module is particularly useful to job seekers who are considering a new occupation, relocation, or who have been out of the job market for awhile.

**Contacts**-The Maine economy is constantly evolving, and the information provided by the Center for Workforce Research and Information will help you in making informed career decisions. For more information about these valuable resources, contact Center for Workforce Research and Information at (207) 623-7900 or at 45 Commerce Drive, Augusta, ME 04330.

## Self-Employment Resources

Perhaps you have been considering forming a new business or developing an existing business. There are many resources available to you for small business assistance. The CareerCenter Information Center has printed resources and videos on whether you would be successful in starting your business. You can get referrals to resources that will help you get started such as business planning, marketing and financing.

### Maine Enterprise Options (MEO) Program

The CareerCenter has information on the Maine Enterprise Options Program that helps people receiving unemployment to start their own businesses.

To be eligible for the Maine Enterprise Options (MEO) Program, you must:

- Be identified as likely to exhaust unemployment benefits (profiled)
- Apply within 60 days of filing an initial application for regular unemployment benefits
- Have at least 18 weeks of benefits remaining when you apply
- Have a legitimate business plan
- Be willing to work 40 hrs. per week at your business venture

Visit your local CareerCenter MEO consultant to learn more about the program. The Unemployment Compensation Call Center will determine your eligibility,

Other agencies and resources available to you for small business assistance and development include the following:

### Department of Economic and Community Development (DECD)

[www.econdevmaine.com](http://www.econdevmaine.com)

You can get a business start-up kit by calling Business Answers at 1-800-872-3838

Note: There is a small charge for the kit.

### Maine Small Business Development Centers (SBDC)

Maine's SBDC in partnership with the U.S. Small Business Administration (SBA), Maine Department of Economic and Community Development (DECD), University of Southern Maine (USM) and leading economic development hosting organizations, provide comprehensive business management assistance, training, and information services to Maine's micro and small business community. The focus is to assist in the creation and maintenance of

micro and small businesses and the jobs these businesses create. Services provided by SBDCs include: business counseling, business information, market assistance, market development, research and training. For more information, you can contact by mail at:

University of Southern Maine  
96 Falmouth Street, P.O. Box 9300  
Portland, ME 04104-9300  
Telephone: 780-4420  
Information: 1-800-679-SBDC  
Fax: 780-4810  
TTY Number: 780-5646  
[www.mainesbdc.org](http://www.mainesbdc.org)  
e-mail - [mainesbdc@usm.maine.edu](mailto:mainesbdc@usm.maine.edu)

See page 16 for a list of Maine's Small Business Development Centers.

## Service Corps of Retired Executives (SCORE)

[www.scoremaine.org](http://www.scoremaine.org)

SCORE is a national organization of business counselors who offer their time, knowledge and resources to any U.S. citizen or permanent resident wishing to start or improve their business. They have over 150 counselors serving Maine's entrepreneurs. SCORE can be accessed through the Small Business Development Centers or through the Small Business Administration 622-8274. For more information, contact Maine SBDC state offices in Portland 780-4420, Fax: 780-4810

## Coastal Enterprises, Inc. (CEI)

CEI is a nonprofit community development corporation that provides financing and business assistance to small and micro businesses. CEI is headquartered on 36 Water Street in Wiscasset, but operates out of nine locations around the state. In addition to hosting the Maine Small Business Development Center in Wiscasset, business counselors meet with clients at outreach sites in Bath, Fairfield, Augusta, Rockland, Belfast and Brunswick. CEI also provides targeted business assistance to women, child care providers, small farmers, fishermen, and refugees and immigrants. For more information, visit CEI on the Web at [www.ceimaine.org](http://www.ceimaine.org), or call 882-7552/1-877-340-2649.

### Small Business Advice and Training

CEI offers a wide range of assistance to emerging and existing small business owners. Through one-on-one consultation, training, workshops, peer networks and other services, CEI helps individuals across the state get the information they need to start or expand their small businesses.

Training and workshops are offered on a range of business-related topics, such as starting your own business; personnel management; sources of credit and financing; marketing and sales; growth management; accounting, record keeping and cash flow analysis; and website development and ecommerce. Training events are held at key locations around the state. Individual consultation is free of charge; minimal fees are generally charged for training.

### Financing for Small Businesses

CEI provides direct loans to start-up and growing Maine small businesses in amounts ranging from \$1,000 to \$50,000 for self-employed, home-based and micro-enterprises, or in larger amounts for job-generating businesses. Targeted to businesses unable to obtain credit through conventional sources, funds can be used for working capital, equipment, start-up costs and other legitimate business purposes. To be considered for a loan, businesses must complete a business plan and a CEI loan application.

## Maine Centers for Women, Work and Community

[www.womenworkandcommunity.org](http://www.womenworkandcommunity.org)

(MCWWC) offers free individual assistance and group training programs to help individuals plan, start and grow businesses. Their focus is on helping the individual business owner build skills, gain confidence, and develop networks that can turn a dream into reality. MCWWC's approach is to work with individuals where they are, help them identify their business and personal goals, and provide support as they take steps to reach them. MCWWC is a full service economic development organization with additional free services in job-seeking and career planning, continuing education, building money management skills, and becoming community leaders. MCWWC has a statewide presence reaching individuals out of seventeen Centers and outreach sites from Fort Kent to Saco.

For more information on the location nearest you, contact them at:

Maine Centers for Women, Work, and Community  
Administrative Office Campus Center,  
UMA 46 University Drive  
Augusta, Maine 04330  
Phone: 1-800-442-2092 or 621-3440.

## Incubators Without Walls Program

The Penquis MaineStream Finance and Washington/Hancock Community Action Program provide advice on starting a small business through their Incubators Without Walls Program. The Incubator Without Walls Program focuses on teaching better business practices while producing a comprehensive business plan to guide business

start up or expansion. The following topics are discussed in detail: the business concept, time management, legal structure, recordkeeping, marketing, financial statements and financing resources. Classes are frequently augmented with guest speakers from the local business community, allowing participants to network with local accountants, web designers, bankers, insurance agents and an array of other experts.

To learn more about the program contact the following:

- **Washington & Hancock Counties:** Keith Small 664-2424, ext. 4453 or e-mail [ksmall@whcap.org](mailto:ksmall@whcap.org)
- **Penobscot, Piscataquis, Knox, and Waldo Counties:** James Macomber, 974-2476 or 1-800-215-4942 or e-mail [jmacomber@penquis.org](mailto:jmacomber@penquis.org) or visit [www.MaineStreamFinance.org](http://www.MaineStreamFinance.org) for business trainings and more.

## University of Maine Cooperative Extension

Small and Home-Based Business Education Program

The University of Maine Cooperative Extension provides educational resources to Maine residents who operate or are considering operating a small or home-based business. We will work with you at any stage of your business life, especially if you are in the “thinking about it” stage.

Through our County Extension offices located throughout the state, we provide educational resources to help you start and grow a small or home-based business. We will meet with you individually and confidentially to help answer your specific questions and help you learn about writing a business plan, pricing products and services, record keeping, and more.

You can find online business management publications and other business resources through our Virtual Resource Library at: [www.umext.maine.edu/hbbsite/html/home.htm](http://www.umext.maine.edu/hbbsite/html/home.htm). For more information about the University of Maine Cooperative Extension’s Small and Home-Based Business Education Program, please visit our website at [www.umext.maine.edu](http://www.umext.maine.edu) or contact your local county Extension office.

## Fast Trac

Fast Trac business start-up, planning and business management courses are available in Maine. The Heart of Maine Resource Conservation and Development in Bangor and the University of Southern Maine in Portland are state administrators delivering these valuable courses in Maine. You can reach them by calling the Heart of Maine RC&D at (207) 947-6622 or the University of Maine at (207) 780-5919. Note: There are fees for these courses.

## Maine Adult Education

Maine Adult Education programs provide training on many aspects of small business and self-employment, often in cooperation with other providers such as SCORE, Maine Centers for Women Work and Community, and the Small Business Administration.

Such courses vary by program location and time of year. Common offerings include training on how to use computers, building websites and how to operate computer software used by businesses, such as Microsoft Office and QuickBooks. To find out more contact your local adult education program. A complete state-wide listing is available at [www.maineadulted.org](http://www.maineadulted.org) or by calling 875-2722 or 1-800-322-5455 (Adult Learning Opportunities Hotline).

## University of Maine’s Target Technology Incubator

University of Maine’s Target Technology Incubator works with early-stage companies engaged in developing and commercializing new technologies. The Incubator provides these companies with the necessary facilities, training, expertise and resources they need to be successful. Start-up or existing companies can benefit from the services of the Incubator as tenants, affiliate members or seminar participants.

## Maine Community College System

The Maine Community College System is one of many public and private resources in Maine for education and training options. Entrepreneurial Centers at several of the colleges also offer services to help new small businesses get up and running. You can find out more about the retraining opportunities at the Maine Community College System at your local CareerCenter or online at their website [www.mccs.me.edu](http://www.mccs.me.edu).



## Maine Small Business Development Center (SBDC): Service Centers

Maine Small Business Development Centers provide comprehensive business management assistance, training and information services to Maine's micro and small business community.

### Auburn

Androscoggin Valley Council of Governments  
(AVCOG)  
125 Manley Road, Auburn, ME 04210-3600  
Tel: 783-9186 Fax: 783-5211

### Augusta

Maine SBDC Service Center  
FAME  
5 Community Drive  
P.O. Box 949  
Augusta, ME 04332-0949  
Tel: 620-3263 Fax 623-0095

### Bangor

Eastern Maine Development Corporation (EMDC)  
40 Harlow Street, Bangor, ME 04401-5102  
Tel: 942-1744, 1-800-339-6389, Fax: 942-3548

### Bath

Midcoast Council of Governments  
7 Park Street, Bath, ME 04530-2828  
Tel: 882-7552, Fax: 882-4456

### Caribou

Northern Maine Development Commission (NMDC)  
11 West Presque Isle Road, P.O. Box 779  
Caribou, ME 04736-0779  
Tel: 498-8736, 1-800-427-8736, Fax: 493-3108

### Ellsworth

Coastal Enterprises, Inc.  
210 Main Street, Suite 7, Ellsworth, ME 04605-1950  
Tel: 664-2990, Fax: 667-3416

### Fairfield

Kennebec Valley Council of Governments  
17 Main Street, Fairfield, ME 04937-1119  
Tel: 453-4258 ext. 16 Fax: (207) 453-4264

### Machias

Coastal Enterprises, Inc.  
1 Stackpole Road, Machias, ME 04654-0679  
Tel: 255-8811 Fax: 667-3416

### Portland

University of Southern Maine (USM)  
P.O. Box 9300  
Portland, ME 04104-9300  
Tel: 780-4949, 1-800-679-7232, Fax: 780-4810

### Springvale

Southern Maine Regional Planning Commission (SMRPC)  
21 Bradeen Street, Suite 304, Springvale, ME 04083-1925  
Tel: 324-0316 Fax: 324-2958

### Wiscasset

Coastal Enterprises, Incorporated (CEI)  
35 Water Street, P.O. Box 268, Wiscasset, ME 04578-0268  
Tel: 882-4340 Fax: 882-4456

**Service Corps of Retired Executives (SCORE)** can also be accessed through the SBDC system or through the Small Business Administration (207) 622-8274. For more information, contact: Maine SBDC state office in Portland at 780-4420, TTY: 780-5646, Fax: 780-4810.

**Coastal Enterprises, Inc. (CEI)** provides a wide range of programs to provide technical assistance to new and existing small businesses in Maine. For more information, please contact: Coastal Enterprises, Inc., 36 Water Street, P.O. Box 268, Wiscasset, ME 04578. Tel: 882-7552 Fax: 882-7308, e-mail: [cei@ceimaine.org](mailto:cei@ceimaine.org).



## Budget Considerations

Reduced income requires your utmost attention and skill in managing your money. There are resources in the community to help you, but the first thing you must do is plan ahead.

- **Don't go into hiding!** Notify your creditors, lenders and landlord that you are unemployed and may not be able to meet your current obligations. Ask to have a payment plan for your new situation.
- **Prioritize your debts.** Housing, food and transportation come first. Set up a realistic budget that allows for basics-food, shelter, clothing and medical care.
- **Stop buying nonessentials.** Do not use credit cards to maintain your current standard of living.
- **Avoid bankruptcy** by getting credit counseling. For financial counseling and debt management call: Consumer Credit Counseling Service of Maine at 1-800-308-2227, [www.moneymanagement.org](http://www.moneymanagement.org).
- **Let all family members in on the new budget-** encourage them to identify ways they can help save money.
- **Find new and no cost family recreation and entertainment activities.**
- Above all, **stay healthy and active.**

Maine Centers for Women, Work, and Community and other community agencies offer training in basic money management; the Maine Family Development Account Coalition provides a matched savings program for eligible families who are willing to save for a home purchase, to pay for education, or to capitalize a small business. For a list of training see [www.womenworkandcommunity.org](http://www.womenworkandcommunity.org) or call 1-800-442-2092.

## Credit Protection

When you are facing a financial crisis it may seem like you have no options. However, there are steps you can take, as well as agencies that are set up to help you, and you do have some options. If at any time you have questions regarding financial matters or about the money you owe, or if you are being harassed by creditors, contact:

### Bureau of Consumer Credit Protection

35 State House Station  
Augusta, ME 04333-0035  
Tel: 624-8527 or 1-800-332-8529  
[www.credit.maine.gov](http://www.credit.maine.gov)

## Debt Management Companies

Any company offering debt management services (credit counseling) in Maine must be registered with the Office of Consumer Credit regulation. Only nonprofit organizations

are allowed to offer these services in Maine. For information on debt management service providers, or to see if a company is authorized to do business in Maine, visit the Consumer Credit Regulation website at [www.credit.maine.gov](http://www.credit.maine.gov).

## Credit Reporting Agencies

Credit Bureaus or credit reporting agencies collect and store data provided by many of your creditors. The credit bureaus then assemble and deliver the information, for a fee, to their business customers.

### Request your free annual credit report:

- online at [www.credit.maine.gov](http://www.credit.maine.gov) (click on "Free Credit Report" under "Consumer Tools", then click on [www.annualcreditreport.com](http://www.annualcreditreport.com)) or
- by phone at 1-877-322-8228 or
- by mail at Annual Credit Report Request Service  
P.O. Box 105283  
Atlanta, GA 30348-5283

## Food, Household and Financial Resources

The Maine Department of Health and Human Services (DHHS) has many programs of assistance to individuals facing temporary, sudden or chronic financial or family challenges.

## Food Stamp Program

This program helps people with little or no money to buy food at grocery stores. Almost all people with low incomes are eligible for food stamps. You do not need to live with children, be on welfare, or be elderly or disabled to get food stamps. Many people work and get food stamps. You can get a food stamp application from your local office of the Department of Health and Human Services (DHHS). Be sure to complete and turn in your application as soon as possible. The sooner you apply, the more assistance you will receive the first month. You will get an EBT (electronic benefits transfer) card in the mail. You can use the card like a debit card to purchase your food at grocery stores and most convenience stores (books of food stamp coupons are no longer used in Maine).

For more information about the Food Stamp Program and other food assistance programs, call the DHHS office nearest you.

If you believe you have been wrongly denied food stamps, then you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

## Women, Infants and Children's Nutrition Program (WIC)

WIC is a nutrition program for thousands of Maine families. WIC serves all kinds of families with free nutrition advice, tips for staying healthy, recipes, and resources for growing families.

You can get more information about the WIC program by calling toll-free 1-800-437-9300 or (207) 287-3991, TTY 1-800-438-5514, or on the web at [www.wicforme.com](http://www.wicforme.com). In addition, you can get information about at the DHHS office nearest you. DHHS offices are listed on the following page.

## Temporary Assistance to Needy Families (TANF)

TANF is a cash benefit that assists families with children when one parent is absent from the household or disabled. Families with an unemployed or underemployed parent may also qualify. There are income and asset limitations. Many assets such as your home and at least one car do not count.

If you think you have been wrongly denied TANF, then you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

## ASPIRE-TANF Program

ASPIRE for short, is the education, training and work program in which most parents receiving TANF (Temporary Assistance to Needy Families) are required to participate. It is run by the Department of Health and Human Services (DHHS). People in ASPIRE are eligible for help with transportation, childcare and other services necessary to help them participate. Participation requirements vary depending on a family's specific circumstances. Families dealing with issues related to disabilities or domestic violence, for example, may not have to participate in ASPIRE if they so choose.

For more information about your rights under ASPIRE-TANF, you can request a booklet from Maine Equal Justice (626-7058 x 205; [info@mejp.org](mailto:info@mejp.org)) entitled *Understanding ASPIRE-TANF* or view it online at [www.mejp.org](http://www.mejp.org).

## Parents As Scholars (PaS)

The Parents as Scholars program is a student aid program that helps low-income parents attend two or four-year college programs. PaS is run by the Maine Department of Health and Human Services (DHHS) through the ASPIRE Program. Parents who are eligible for, but not necessarily receiving, TANF are eligible for PaS.

The kinds of assistance available from PaS are monthly cash assistance, supportive services similar to the ASPIRE Program, such as child care, transportation reimbursement, car repairs, auto liability insurance, eye care, dental care, books and supplies, clothing and uniforms, assistance with tuition and fees when the participant is not able to get other educational funding because of poor credit or other reasons, occupational expenses, and other services. As in ASPIRE, there are special rules for families dealing with disabilities or domestic violence issues to help them to succeed in the PaS program.

For more information or to receive a booklet about the PaS program, contact Maine Equal Justice at 626-7058 x 205, or visit their website at [www.mejp.org](http://www.mejp.org).

## Emergency Assistance (EA)

EA is a TANF-related program run by DHHS, providing benefits to families with children in many emergency situations. You do not need to be receiving TANF to be eligible for EA. Emergency situations include fire or other natural disasters, termination of utility service, evictions, lack of adequate shelter or the need to escape a domestic violence situation. EA can also help to repair or replace a broken furnace, chimney, well or septic system. You can only get EA for 30 days during any 12-month period and it can total no more than \$600 for a combination of needs. Since you will not be able to qualify again for twelve months, apply for everything you need (up to \$600) at the same time, or within 30 days of your first application.

If you are denied Emergency Assistance, then you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

## Alternative Aid Assistance

Alternative Aid Assistance gives families who are working or looking for work, and who are not on TANF, help with short-term, work-related needs. Instead of applying for TANF benefits, families have the choice of applying for Alternative Aid. This one-time program, which provides the equivalent of up to three months worth of TANF benefits, helps families with things like car repairs, clothing, or other services that they need to get or keep a job. Families are eligible for Alternative Aid if:

- they meet the income, asset and other eligibility requirements for TANF and
- the parent or caretaker relative in the family has a job or is looking for one.

One important difference in eligibility between the two programs is that once a parent meets the financial eligibility limits, their wages are not counted in determining the amount of Alternative Aid they can receive.

A family that receives Alternative Aid but then decides it really needs longer-term help from the TANF Program, can still apply for and get TANF. If they apply for TANF during the three months for which they are receiving Alternative Aid, the Alternative Aid must be repaid by a reduction in the monthly TANF benefit.

If you believe you have been wrongly denied Alternative Aid, contact Pine Tree Legal Assistance. See Legal Services, page 23.

## DHHS Office Telephone Numbers

For information, answers to questions or to apply for services, call the local office nearest you.

DHHS Office	Telephone	TTY Number
Androscoggin	1-800-482-7517	1-800-606-0215
Aroostook		"
Houlton	1-800-432-7338	"
Caribou	1-800-432-7366	"
Fort Kent	1-800-432-7340	"
Cumberland	1-800-482-7520	1-888-720-1925
Franklin	1-800-442-6382	1-800-606-0215
Hancock	1-800-432-7823	"
Kennebec	1-800-452-1926	"
Knox/Lincoln/Sagadahoc	1-800-432-7802	"
Oxford	1-888-593-9775	"
Penobscot	1-800-432-7825	"
Piscataquis	1-800-432-1641	"
Somerset	1-800-452-4602	"
Waldo	1-800-432-7802	"
Washington		
Machias	1-800-432-7846	"
Calais	1-800-622-1400	"
York		
Biddeford	1-800-322-1919	"
Sanford	1-800-482-0790	"

## Community Resources

### Community Transition Team

When displacements or closures occur, they have a definite impact upon the affected workers, the community and surrounding region. Community Transition Teams of volunteers are often formed to address the needs for information and assistance which workers face. It is particularly helpful to have a representative from the group of workers affected by a layoff to serve as advisors to the Community Transition Team.

### What is 2-1-1? [www.211Maine.org](http://www.211Maine.org)

One number – thousands of services. 2-1-1 is an easy-to-remember, toll-free number that connects people who want to give help or get help with a full range of health and human services in their community.

- 2-1-1 includes a statewide-directory of over 9,000 resources including agency services and support groups accessible through this website to anyone with Internet capability.
- 2-1-1 will provide emergency operations during times of natural and other disasters, include accurate and timely information for preparations, and longer term referral for follow-up services if required.

## Information and Referral Services

**Navy Family Services Center, Brunswick Naval Air Station.** Serves active duty personnel, their families and retirees in Maine.

921-2273. 1-866-779-1071, Fax 921-2617

**The Resource Center, Senior Spectrum** – Area Agency on Aging. Serves Central and Coastal Maine.

[www.seniorspectrum.com](http://www.seniorspectrum.com). Call 1-800-639-1553.

**Western Maine Community Action**, serving Franklin County.

[www.wmca.org](http://www.wmca.org). Call 1-800-645-9636 or 645-3764.

Open M-F, 8:00 a.m. to 4:30 p.m.

**The Family Room**, serving Kennebec County.

626-3428 Fax 621-6374

[www.familiesfirstcan.org](http://www.familiesfirstcan.org) e-mail: [augusta@familiesfirstcan.org](mailto:augusta@familiesfirstcan.org)

**Mental Health Crisis 24-hour Hotline** 1-888-568-1112

## United Ways of Maine

United Way brings communities together to focus on the most important needs in the community — building partnerships, forging consensus and leveraging resources to make a measurable difference. Each United Way is independent, separately incorporated, and governed by local volunteers. Each United Way invests in local charitable organizations addressing issues within the community.

Androscoggin Valley	Lewiston	207-795-4000	<a href="http://www.unitedwayandro.org">www.unitedwayandro.org</a>
Kennebec Valley	Augusta	207-626-3400	<a href="http://www.unitedwaykennebecvalley.org">www.unitedwaykennebecvalley.org</a>
Mid-Maine	Waterville	207-873-0686	<a href="http://www.unitedwaymidme.org">www.unitedwaymidme.org</a>
Oxford County	South Paris	207-743-5833	<a href="http://www.uwoxfordcounty.org">www.uwoxfordcounty.org</a>
Eastern Maine	Bangor	207-941-2800	<a href="http://www.unitedwayem.org">www.unitedwayem.org</a>
Tri-Valley Area	Farmington	207-778-5048	<a href="http://www.uwtva.org">www.uwtva.org</a>
Mid-Coast	Bath	207-443-9752	<a href="http://www.uwmcm.org">www.uwmcm.org</a>
Greater Seacoast	Portsmouth, NH	603-436-5554	<a href="http://www.uwgs.org">www.uwgs.org</a>
Aroostook County	Presque Isle	207-764-5197	<a href="http://www.unitedwayaroostook.org">www.unitedwayaroostook.org</a>
Greater Portland	Portland		

## Child Care Resource Development Centers

Child care is expensive and it can be a huge part of a family's budget. Maine has two ways to help families pay for child care - vouchers and contracted slots. Eligibility for subsidized child care is based on a family's size and income. Parents who are working, looking for work, in training, or attending school may qualify. If you have questions about getting help with child care, contact your local Child Care Resources Development (see list below), or go to the State's website describing these programs at [www.Maine.gov/dhhs/ocfs/ec/occhs/devcenters.htm](http://www.Maine.gov/dhhs/ocfs/ec/occhs/devcenters.htm)

### Aroostook County

Aroostook County Action Program/RDC  
P.O. Box 1116, Presque Isle, ME 04769  
Tel: 1-800-432-7881 or 768-3045  
Fax: 768-3021, TTY: 764-3721  
[www.acap-me.org](http://www.acap-me.org)

### Cumberland County

Southern Maine Area on Aging  
Child Care Connections  
136 US Route One, Scarborough, ME 04074  
Tel: 1-888-917-1100 or 396-6566  
Fax: 396-6581  
[www.childcaremaine.org](http://www.childcaremaine.org)

### Franklin, Oxford and Androscoggin Counties

Community Concepts, Inc.  
Finders/Seekers  
79 Main Street, Auburn, ME 04210  
Tel: 1-800-866-5588 or 777-1387  
Fax: 784-6882  
[www.community-concepts.org](http://www.community-concepts.org)

### Hancock and Washington Counties

Child Care Opportunities  
P.O. Box 648, Ellsworth, ME 04605  
Tel: 1-800-834-4378 or 667-2467  
Fax: 667-7963  
[www.childcareopportunities.org](http://www.childcareopportunities.org)

### Kennebec and Somerset Counties

Child Care Options  
337 Maine Avenue, Farmingdale, ME 04344  
Tel: 1-800-525-2229 or 582-3110  
Fax: 582-3115  
[www.ccordc.org](http://www.ccordc.org)

### Knox, Waldo, Lincoln and Sagadahoc Counties

Mid-Coast RDC  
Coastal Economic Development  
34 Wing Farm Parkway, Bath, ME 04530  
Tel: 1-877-684-0466 or 443-1690  
Fax: 442-0122  
[www.midcoastrdc.com](http://www.midcoastrdc.com)

### Piscataquis and Penobscot Counties,

Penquis Child Care/RDC  
262 Harlow Street, Bangor, ME 04402  
Tel: 1-888-917-1100 or 973-3531  
Fax: 973-3699, TTY: 973-3520  
[www.penquiscap.org/rdc](http://www.penquiscap.org/rdc)

### York County

Carelink/RDC  
906 Main Street, Suite B, Sanford, ME 04073  
Tel: 1-888-917-1100 or 324-0735  
Fax: 490-0595  
[www.carelinkrdc.com](http://www.carelinkrdc.com)

## Food Banks

Food and clothing banks are very important for assisting families with food and clothing during times of stress. If there is not an existing food or clothing bank in your area, one can be established through volunteer effort. You can contact the town in which you live, 211 or log on to [www.maine.gov/agriculture/co/tefap](http://www.maine.gov/agriculture/co/tefap) to find out where these banks are located.

## Fuel Assistance

If you are having trouble meeting your winter heating costs, you may qualify for a fuel assistance program. The program can only pay for the principal heat source in the home and eligibility is based on gross income. The program runs from November to the end of March each year. Call your local Community Action Program for details.

## Community Action Programs in Maine (CAP)

In addition to fuel assistance, the CAP agencies can provide help with power and telephone bills, weatherization, child care, after school programs and more, depending on location.

### Androscoggin/Oxford Counties

Community Concepts, Inc.  
17-19 Market Square, P.O. Box 278, So. Paris, ME 04281  
Tel: 743-7716, Fax: 743-6513  
[www.community-concepts.org](http://www.community-concepts.org)

### Aroostook County

Aroostook County Action Program, Inc.  
771 Main Street, P.O. Box 1116, Presque Isle, ME 04769  
Tel: 1-800-432-7881 or 764-3721, Fax: 768-3022  
[www.acap-me.org](http://www.acap-me.org)

**Cumberland County**

Peoples Regional Opportunity Program  
2338 Congress St., Ste. A, Portland, ME 04102  
Tel: 553-5800, Fax: 874-1155  
[www.wherepeoplecomefirst.com](http://www.wherepeoplecomefirst.com)

**Franklin County**

Western Maine Community Action, Inc.  
P.O. Box 200, East Wilton, ME 04234-0200  
Tel: 645-3764, Ext. 5300 Fax: 645-9604  
[www.wmca.org](http://www.wmca.org)

**Hancock/Washington Counties**

Washington Hancock Community Agency  
P.O. Box 280, Milbridge, ME 04658-0280  
Tel: 546-7544, Fax: 546-3216  
[www.whcacap.org](http://www.whcacap.org)

**Kennebec/Somerset Counties**

Kennebec Valley Community Action  
97 Water Street, Waterville, ME 04901  
Tel: 859-1500, Fax: 873-0158  
[www.kvcap.org](http://www.kvcap.org)

**Knox/Penobscot/Piscataquis Counties**

Penquis  
262 Harlow Street, P.O. Box 1162, Bangor, ME 04402  
Tel: 973-3500, Fax: 973-3699  
TTY: 973-3520  
[www.penquis.org](http://www.penquis.org)

**Dover-Foxcroft Office**

50 North Street, Dover-Foxcroft, ME 04426  
Tel: 564-7116 Fax: 564-2218

**Lincoln Office**

115 Main Street, Lincoln, ME 04457  
Tel: 794-3093, Fax: 794-3314

**Rockland Office**

170 Pleasant Street, Rockland, ME 04841  
Tel: 596-0361 or 1-800-585-1605  
Fax: 594-2695

**Lincoln/Sagadahoc Counties**

Mid-Coast Maine Community Action  
34 Wing Farm Parkway, Bath, ME 04530  
Tel: 442-7963, Fax: 443-7447  
[www.midcoastmainecommunityaction.org](http://www.midcoastmainecommunityaction.org)

**Waldo County**

Waldo Community Action Partners  
9 Field Street, P.O. Box 130, Belfast, ME 04915-0130  
Tel: 338-6809, Fax: 338-6812  
[www.waldocap.org](http://www.waldocap.org)

**York County**

York County Community Action Corp.  
6 Spruce Street, P.O. Box 72, Sanford, ME 04073  
Tel: 324-5762, Fax: 490-5026  
[www.yccac.org](http://www.yccac.org)

**General Assistance**

You may be eligible for General Assistance (GA) from your town or city if your basic living costs are more than the money you have or can earn. Each town has rules about who is eligible for GA. You have the right to read the rules in the town office and you have the right to make a confidential written application, even if the town says you are probably not eligible. The town must give you a written decision within 24 hours of your application.

If you run out of heating oil, food, or something else you really need, the town must take an application at once. If the town office is closed, look for a sign on the door that will tell you how to apply in an emergency. You can also call the town clerk, a selectperson or the local police and ask how you can apply. You may be able to get GA in an emergency, even if you are not usually eligible.

If you are denied General Assistance, you only have five working days to appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

**Mortgage**

Planning ahead can avoid big problems with mortgage lenders. Discuss your current and temporary financial status with your bank or mortgage lender. Ask for an alternative payment plan. A personal visit is suggested because most financial institutions prefer to negotiate with you instead of foreclosure.

If you have a VA-insured mortgage, call: VA Regional Loan Center at 1-800-827-0336. For FHA-insured or Farm Services Agency mortgages, call: 753-9400, TTY 942-7331.

**Rent Assistance**

Discuss your new circumstances with your landlord and negotiate a mutually acceptable plan. Emergency financial assistance may be available for eligible families through your town.

**Utilities Assistance**

As soon as you know that you may have difficulty paying your bill, call your utility companies (electric, gas, water) to arrange a payment plan. Do not wait until you receive a shut-off notice because that may be too late. If you are not satisfied with the utility response, call the Public Utilities Commission's Consumer Assistance Division at 287-3831,



TTY 1-800-437-1220 or visit their website [www.maine.gov/mpuc/consumer/cad.html](http://www.maine.gov/mpuc/consumer/cad.html) for a list of consumer rights publications.

## Legal Services

If you have problems with housing, public utilities, child support, unemployment or welfare benefits and cannot afford regular legal fees, there are agencies that may be able to help you.

### Maine Equal Justice Partners (MEJP)

MEJP is dedicated to advocating on behalf of low-income people in Maine, to assure their access to basic rights and services; including health care, income support, food assistance, housing, child care, education and training, and fair working conditions. Maine Equal Justice provides a voice for low-income people through representation in the courts, the Legislature, and administrative agencies; legal policy research and analysis; and education and training about their legal rights and opportunities to participate in public policy reform. They are located at 126 Sewall Street, Augusta, ME 04330. Tel: 626-7058, Toll-free: 1-866-626-7059, Fax: 621-8148. Website: [www.mejp.org](http://www.mejp.org)

### The Volunteer Lawyers Project

Lawyers volunteer their time to assist low-income consumers with problems requiring legal counsel. Contact them at 1-800-442-4293 or 774-4348, TTY: 711.

### The Disability Rights Center of Maine

at 1-800-452-1948 (voice and TTY).

### Legal Services for the Elderly

Contact Legal Services for the Elderly at 621-0087 or 1-800-750-5353 (for individuals 60 years and older, no income restrictions apply). Visit their website at [www.mainelse.org](http://www.mainelse.org).

### Maine Lawyer Referral and Information Services

This service can help you find a lawyer to assist you with your problem. There is a \$25 fee for the use of their service, which entitles you to a half-hour consultation with an attorney. They also provide a recorded message service known as Tel-Law that may be accessed by using a touch-tone phone and dialing 1-800-860-1460. This is an activity of the Maine State Bar Association, P.O. Box 788, Augusta, ME 04332-0788, Tel: 622-7523.

## Pine Tree Legal Assistance

Pine Tree Legal Assistance provides free legal services to low-income Maine people. Pine Tree maintains six permanent field offices in Portland, Lewiston, Augusta, Bangor, Machias and Presque Isle, as well as an outreach site in Rockland. Pine Tree operates special statewide units for services to Native Americans and migrant farm workers from its location in Bangor. By federal requirement, most Pine Tree services are limited to people with low income. The type of service provided by Pine Tree depends largely on the type of legal problem facing the individual client. Most clients get immediate advice on their problem, including things they could do in order to resolve the problem on their own. Some receive written materials that provide more detailed information on common legal problems and solutions. Others are referred to an agency or service that can more appropriately resolve their immediate crisis or long-term problem. For information about your legal rights, contact them at [www.ptla.org](http://www.ptla.org). To ask about the specifics of your situation, call the office nearest you and request an appointment. The local offices are listed below.

#### Augusta Office:

39 Green Street, P.O. Box 2429, Augusta, ME 04338-2429  
Tel: 622-4731 or 623-7777  
Fax: 623-7774, TTY: 711

#### Bangor Office

61 Main Street, Bangor, ME 04401  
Wheelchair Access 50 Colombia St. Please call ahead.  
Tel: 942-8241  
Fax: 942-8323, TTY: 711

#### Lewiston Office:

37 Park Street, Suite 401,  
Mailing address: P.O. Box 398  
Lewiston, ME 04243-0398  
Tel: 784-1558  
Fax: 783-8774, TTY: 711

#### Machias Office:

208 Main Street, Suite I, Machias, ME 04654  
Tel: 255-8656  
Fax: 255-8657, TTY: 711

#### Portland Office:

88 Federal Street, P.O. Box 547  
Portland, ME 04112  
Tel: 774-8211  
Fax: 828-2300, TTY: 711

#### Presque Isle Office:

373 Main Street. Presque Isle, ME 04769  
Tel: 764-4349  
Fax: 764-2455, TTY: 711

## Taxes

**The Maine Revenue Service (MRS)** MRS offers a Property Tax Refund and Rent Refund Program to qualified homeowners or renters of any age who live in Maine. MRS also offers the Maine Homestead Exemption Program that allows qualified Maine homeowners to eliminate taxes on the first \$13,000 of value of their houses.

You can get more information about these programs and applications by visiting the Maine Revenue Services website at:

[www.Maine.gov/revenue/propertytax/sidebar/exemptions.htm](http://www.Maine.gov/revenue/propertytax/sidebar/exemptions.htm) or for more information call 287-2076 from 8:00 a.m. to 5:00 p.m. weekdays. Their address is:

Maine Revenue Services  
24 State House Station  
Augusta, ME 04333-0024  
[www.maine.gov/revenue](http://www.maine.gov/revenue)

- The IRS has prepared information about the “Tax Impact of Job Loss”.
- The IRS offers assistance with income tax preparation during the income tax filing season. Check with your local IRS office for dates and times of assistance.

## Other Points of Access and Resources

**Libraries and CareerCenters** - for computer-aided job search, online research and résumé development, there are a number of websites that may be helpful.

Displaced workers can begin a job search or investigate retraining through CareerCenters operated by MDOL and its education and training partners and by researching the following online websites:

Maine's Job Bank:  
[www.mainecareercenter.com](http://www.mainecareercenter.com)  
MyJobWave  
[www.MyJobWave.com](http://www.MyJobWave.com)  
Jobs in ME.com:  
[www.jobsinme.com](http://www.jobsinme.com)  
Maine Government jobs:  
[www.maine.gov/bhr](http://www.maine.gov/bhr) (click on “State Jobs”)  
Occupational Outlook Handbook:  
[www.bls.gov/oco/home.htm](http://www.bls.gov/oco/home.htm)  
(exploration tool covering the jobs held by 90% of America's workforce)  
Occupational Outlook Quarterly:  
[www.bls.gov/opub/ooq/ooqhome.htm](http://www.bls.gov/opub/ooq/ooqhome.htm) (periodical containing practical information on jobs and careers)

## Maine Department of Labor

Bureau of Employment Services – Maine CareerCenters  
55 State House Station, Augusta, ME 04333-0055  
Tel: 623-7981, TTY: 1-800-794-1110  
[www.mainecareercenter.com](http://www.mainecareercenter.com)

Center for Workforce Research and Information  
118 State House Station, Augusta, ME 04333-0118  
Tel: 623-7900, TTY: 1-800-794-1110  
[www.Maine.gov/labor/lmis](http://www.Maine.gov/labor/lmis)

Bureau of Labor Standards  
45 State House Station, Augusta, ME 04333-0045  
Tel: 623-7900, TTY: 1-800-794-1110  
[www.Maine.gov/labor/bls](http://www.Maine.gov/labor/bls)  
Wage and Hour Division – 623-7900

Bureau of Rehabilitation Services  
150 State House Station, Augusta, ME 04333-0150  
1-800-698-4440  
TTY: 1-888-755-0023, Fax: 287-5292  
[www.Maine.gov/rehab/](http://www.Maine.gov/rehab/)

### Bureau of Unemployment Compensation

Benefits Division  
47 State House Station, Augusta, ME 04333-0047  
Tel: 621-5100 TTY: 1-800-794-1110  
[www.Maine.gov/labor/unemployment/benefits.html](http://www.Maine.gov/labor/unemployment/benefits.html)

Tax Division  
47 State House Station, Augusta, ME 04333-0047  
Tel: 621-5120, TTY: 1-800-794-1110  
[www.Maine.gov/labor/uitax/uctax.html](http://www.Maine.gov/labor/uitax/uctax.html)

**Employee Benefits Security Administration**  
617-565-9600 or 1-866-444-3272  
TTY: 1-877-889-5627  
[www.dol.gov/ebsa/](http://www.dol.gov/ebsa/)

**Bureau of Financial Institutions (Banking)**  
Tel: 624-8570, 1-800-965-5235  
[www.Maine.gov/pfr/bkg/bkg\\_consumer.htm](http://www.Maine.gov/pfr/bkg/bkg_consumer.htm)

**Bureau of Insurance**  
Tel: 624-8475, 1-800-300-5005  
[www.Maine.gov/pfr/ins/licforms.htm](http://www.Maine.gov/pfr/ins/licforms.htm)

**Disability Rights Center of Maine**  
1-800-452-1948 (voice and TTY), 626-2774  
[www.drcme.org](http://www.drcme.org)

**Department of Health and Human Services**

221 State Street, Augusta, ME 04333

Tel: 287-3707, Fax: 287-3005

TTY: 1-800-606-0215

[www.Maine.gov/dhhs](http://www.Maine.gov/dhhs)

**Housing – Maine State Housing Authority**

353 Water St., Augusta, ME 04330

Tel: 626-4600 or 1-800-452-4668, Fax: 626-4678

TTY: 1-800-452-4603

[www.mainehousing.org](http://www.mainehousing.org)

**Legal Services for the Elderly**

5 Wabon Street, Augusta, ME 04330

Tel: 621-0087, 1-800-750-5353

[www.mainelse.org](http://www.mainelse.org)

**Maine Equal Justice Partners**

126 Sewall Street, Augusta, ME 04330

Tel: 626-7058, Toll-free: 1-866-626-7059

Fax: 621-8148

[www.mejp.org](http://www.mejp.org)

**Maine State Agency Listing**

[www.Maine.gov/portal/government/agencies.html](http://www.Maine.gov/portal/government/agencies.html).

This website is a portal to agencies of state government.

**Pine Tree Legal Assistance**

[www.ptla.org](http://www.ptla.org)

**Volunteer Lawyers Project**

1-800-442-4293, TTY: 711

[www.vlp.org](http://www.vlp.org)

## Maine Employee Rights Guide

The purpose of this guide is to explain the basic laws regarding employment. Some employment laws are federal and others are state.

The Maine Department of Labor can help you with many aspects of employee rights and can help you find other resources as well.

In addition to employee rights, the Department of Labor can help you with job seeking, career counseling, job safety, training, and many other issues that affect one's work life. Some of these services are available through our statewide network of CareerCenters. For the location nearest you, call 1-888-457-8883, TTY 1-800-794-1110 (for people who are deaf or hard of hearing).

For more information on the topics in this guide, contact the agencies listed or 623-7900, TTY 1-800-794-1110. e-mail: [webmaster.bls@Maine.gov](mailto:webmaster.bls@Maine.gov)

### Breaks

In a business with three (3) or more employees working at one time, employees have the right to take a 30-minute break after six (6) hours of work unless each employee has agreed in writing to either work through break with pay or take several shorter breaks.

Nursing mothers must be provided with unpaid break time or be permitted to use their paid break or meal time to express milk. The employer must make reasonable efforts to provide a clean room or location, other than a bathroom, where the milk can be expressed.

### Frequently Asked Questions:

1. "Does my employer have the right to say I can't leave the building during my break?"  
Yes.
2. "Does my employer have to pay me for the 30-minute break?"  
No.

### Child Labor

Maine youth labor laws cover when, where and how young people under 18 years old may work. Federal laws may differ. *A Guide to Maine Laws Governing the Employment of Minors* has more information about youth labor laws. Available from Maine Department of Labor (See page 32.)

### Work Permit

Teenagers under 16 years old need a work permit in order to be employed (except in domestic or farm work), even if they work for their parents.

To apply for a permit, the youth must bring proof of age and a job offer to the school superintendent's office. The Maine Department of Labor must approve and issue the permit before the youth can begin work.

### Work Hours for Teens\*

#### 16- and 17-Year-Olds

(enrolled in school, including home-schooled)

#### Work hours (may work)

- After 7 a.m. on a school day
- After 5 a.m. on a nonschool day
- Until 10:15 p.m. on a day before a school day
- Until midnight if no school the next day
- Minors under 17 may NOT work during school hours

#### Maximum hours (may work)

- 6 hours on a school day; 8 hours on the last school day of the week\*
- 10 hours a day on weekends, holidays, vacations, teacher workshops
- 24 hours a week in any week with 3 or more school days
- 50 hours a week each week there are less than 3 scheduled school days or during 1st and last week of school year
- May NOT work more than 6 days in a row

#### Minors Under 16 Years Old

(approved work permit required)

#### Work hours (may work)

- Between 7 a.m. and 7 p.m. during school year
- Between 7 a.m. and 9 p.m. during summer vacation only
- May NOT work during school hours

#### Maximum hours (may work)

- 3 hours on school days, including Fridays
- 8 hours on days with no school (weekends, holidays, vacations, storm days, etc.)
- 18 hours in any week with one or more school days
- 40 hours in a week with no school
- May NOT work more than 6 days in a row

*\*There are some exceptions for co-op (work-study) students, and students with an alternative educational plan with a work component.*

### Prohibited Work

In Maine, no worker under 18 (in most instances) may:

- Drive a motor vehicle on public roads as part of the job.
- Use powered equipment like a circular saw, hoist, box crusher, meat slicer, paper-products machine, or woodworking machine.

- Work in excavation, wrecking, demolition, manufacturing and storing explosives, or roofing.
- Work alone in a cash-based business.
- Work in confined spaces.
- Work at heights.

**In addition to the above, no one under 16 years old may:**

- Bake or cook on the job. (in most instances)
- Work in dry cleaners, commercial laundries, or bakeries (except in sales or office work).
- Perform warehouse or manufacturing work.
- Work in freezers or meat coolers.
- Work in most jobs at hotels, motels, and commercial places of amusement.
- Load or unload a truck, railroad car or conveyor.
- Work at any hazardous occupation.
- Work without a work permit.
- Operate power equipment including lawn mowers and cutting machines.
- Operate any motorized vehicle, including golf carts.

These are partial lists. For more information, contact the Maine Department of Labor, Wage and Hour Division (207-623-7900, TTY 1-800-794-1110), or the U.S. Wage and Hour Office in New Hampshire (603-666-7716).

## Closing or Relocating Workplaces (WARN)

If your company plans to close or move and has 100 or more workers, your employer must give you at least 60 days notice. (The Workers Adjustment and Retraining Notification Act, “WARN,” 29 U.S.C. § 2101)

### Severance Pay

If a business with 100 or more employees closes, relocates more than 100 miles away or has a mass layoff, the business must notify the Department of Labor or employees in advance. In many instances, employees who have worked at that business for three or more years must get severance pay. If the employee has to sue to get severance pay, the employee may get the legal costs back. (26 M.R.S.A. § 625-B)

## Collective Bargaining (Unions)

Employees have a right to form or join unions.

The National Labor Relations Act gives workers in private companies the right to form unions and to bargain with employers.

The Maine Labor Relations Board regulates union activities in most public workplaces and some farming workplaces.

The Maine Strikebreaker law (26 M.R.S.A. § 851-856) stops employers from hiring strikebreakers during a labor dispute.

For more information, call:

Maine Labor Relations Board  
90 State House Station  
Augusta, ME 04333  
(207-287-2015)  
(TTY 207-287-4330)

National Labor Relations Board  
Thomas P. O'Neill Jr., Fed Bldg.  
10 Causeway St., Room 601  
Boston, MA 02222-1072  
(617-565-6700)  
(TTY 617-565-6470)

## Discrimination and Harassment

### Unlawful Discrimination

Employers must not discriminate against workers because of race, religion, color, sex, age, national origin, mental or physical disability, sexual orientation, or whistleblower.

It is not legal for a person to be treated as unequal because he or she is in one of these groups.

Everyone has a right to work in a place where there is no discrimination.

### Disabilities

The federal Americans with Disabilities Act (42 U.S.C. § 12101) and the Maine Human Rights Act (5 M.R.S.A. §§ 4551-4660-A) protect workers who have disabilities. Employers may not discriminate against workers with disabilities in hiring or firing and must make reasonable accommodations for such workers.

### Sexual Harassment

Sexual harassment on the job is against the law.

You have the right to work in a place free of sexual harassment.

No one can make you put up with sexual comment or physical contact to keep a job.

Laws that apply in your workplace are posted there. Take a look at the posters in your workplace so you will know where to find information if you need it. See page 29 for a list of those posters.

Here are some examples of sexual harassment:

- unwelcome sexual advances
- unwanted hugs, touching or kisses
- suggestive or obscene remarks
- requests for sexual favors

For more information, call the Maine Human Rights Commission (207-624-6290, TTY 1-888-577-6690).



## Domestic Violence

### Employment Leave for Victims of Domestic Violence

An employee who is a victim of domestic violence must be allowed time off from work with or without pay to prepare for and attend court proceedings; receive medical treatment; or obtain necessary services to remedy a crisis caused by domestic violence, sexual assault or stalking. The employee must request the time off. Leave must also be allowed if the employee's child, parent or spouse is the victim.

## Drug Testing

You can be asked to take a drug test if Federal law requires it or if the company has a drug policy approved by the Maine Department of Labor.

Under the law, an employer can use a positive test result to:

- refuse to hire someone
- fire an employee (in some instances)
- discipline an employee (in some instances)
- change an employee's work (in some instances)

Those who apply for jobs may be tested only if they are offered work or are placed on a waiting list for a job. Employers who test under the law must give those tested a copy of the policy prior to the test.

### Frequently Asked Questions:

1. "Can I say no to a drug test?"  
*Yes, but if you do so, your employer may have the right to legally fire you or to refuse to hire you.*
2. "I tested positive, but I don't agree with these results. What can I do?"  
*Your employer must tell you how you can appeal the result.*
3. "Can I be fired for a positive drug test result?"  
*An employer may not fire an employee the first time he or she tests positive, but may do so if he or she tests positive more than once. Employers must offer employees who test positive six the first time, (6) months of rehabilitation. Employees can be fired if they refuse rehabilitation.*
4. "My employer uses breathalyzer testing for alcohol. Can they do that?"  
*Yes. Employers may test in this way whenever they wish.*

## Family Medical Leave

Employers with 15 or more workers and all public agencies must give up to 10 weeks of unpaid but job-protected leave, if:

- a worker or the worker's child, parent, spouse, domestic partner, domestic partner's child, or worker's sibling has a serious condition;
- a child is born to the worker or domestic partner;
- a child of 16 or less is placed for adoption with the worker or domestic partner;
- the worker is donating an organ for a human organ transplant.
- the worker's spouse, domestic partner, parent or child, or sibling who is a member of the state military forces

or U.S. Armed Forces dies or incurs a serious health condition while on active duty.

To get this leave, the employee must have worked for the company for at least 12 months in a row.

The employee must be allowed to come back to the same job, or one like it, after the leave.

The federal Family and Medical Leave Act (29 U.S.C. § 2601) provides up to 12 weeks of unpaid but job-protected leave to employees of public agencies as well as private employers who have 50 or more workers within 75 miles. To qualify, you must have worked for your employer at least 1,250 hours in the previous year.

## Family Sick Leave

- If an employer's policy offers paid leave (sick, vacation, personal), the employee must be allowed to use up to 40 hours in a 12-month period to care for an ill child, spouse or parent.

For more information, call Maine Department of Labor, Wage and Hour Division (207-623-7900, (TTY 1-800-794-1110), or U.S. Department of Labor, Wage and Hour Division (603) 666-7716.

## Hiring and Firing

### Hiring

You cannot be denied a job or fired from a job because of:

- race
- ancestry
- skin color
- gender
- religion
- disability
- age
- place of birth
- sexual orientation

### Ending Employment

If you are fired, you can write your employer a certified letter asking why, and your employer must tell you in writing why you were fired within 15 days.

Your employer may not fire you because:

- of illegal discrimination
- you refused to do an unsafe job
- you reported an unsafe condition
- you were called for jury duty
- your wages were garnished
- you filed a workers' compensation claim

### Frequently Asked Questions:

1. "Can I be fired without a good reason?"  
*Yes. An employer can fire an employee without notice or cause as long as you are not discriminated against. There may be a union agreement that says you can only be fired for certain reasons. In that case, the contract rule must be followed.*
2. "What if my employer discriminated against me when I was fired?"  
*This is against the law if it is considered discrimination under human rights law. If you think there was discrimination, call the Maine Human Rights Commission (207-624-6290, TTY 207-1-888-577-6690).*



3. "When does my employer have to pay my last wages after I get done?"  
*Your employer must pay your wages plus any vacation pay due in accordance with company policy by the next regular pay day after your job ends (not more than two (2) weeks). You must go in person and request your pay on or after the regular pay date. If your employer will not pay, you can file a complaint with the Maine Department of Labor, Wage and Hour Division (207-623-7900, TTY 1-800-794-1110).*
4. "How do I know if I have the right to severance pay?"  
*You sometimes have a right to severance pay if the company has had a mass layoff, has closed or has relocated 100 miles or more away if the company employed 100 or more people during the year. Severance pay is not due in an individual termination.*

If a dispute occurs and legal action is needed, you can get free advice from a mediator who can help you find answers that both you and your employer can live with. Call the Maine Association of Dispute Resolution Professionals for more information (1-877-265-9712). E-mail address: RBITR8TR@yahoo.com

## Overtime

### Limits on Mandatory Overtime

An employer may not require an employee to work more than 80 hours of overtime in any consecutive two-week period. There are exceptions, such as emergency, essential services and salaried executive employees; agricultural workers and others.

A nurse who has worked 12 mandatory hours may not be disciplined for refusing to work additional hours and must be allowed at least 10 hours off following any such period. (There are exceptions to this law.)

## Pension and Health Benefits

### ERISA

Federal Law (ERISA at 29 U.S.C. § 1001) protects your benefit plans, including pension and health insurance. For more information, call U.S. Department of Labor, Employee Benefits and Security Administration (1-866-275-7922, TTY 1-877-889-5627).

### COBRA

Federal law (COBRA at 29 U.S.C. § 1161(a)) also gives you the right to have your medical insurance continued for 18 months after your employment ends, at your expense.

For more information, call U.S. Department of Labor, Pension and Welfare Benefits Administration (617-565-9600).

## Personnel File

You have a right to review your entire personnel file, and the employer must provide you with a free copy once a year upon request. Upon termination, the employer must provide any additional information added since a copy of the entire file was provided in that calendar year.

## Preference for Maine Workers and Contractors

State law (26 M.R.S.A. § 1301-1315) gives preference to Maine workers and contractors on state-funded construction jobs over \$10,000. It also sets a prevailing minimum wage rate for construction projects for these jobs.

## Required Posters

Employers must display certain posters in the workplace where workers can see them.

“Business Answers” can send you the following posters free of charge. Call 1-800-872-3838 or 207-624-9818 (in-state), 1-800-541-5872 (out-of-state), TTY 207-287-6556. For more information about individual posters, call the agencies listed.

### State of Maine Required Posters

Minimum Wage	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Whistleblowers Protection Act	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Workers' Compensation	Maine Workers' Compensation Commission 207-287-3751, TTY 207-287-6119
Video Display Terminal Law (where employees use computers 4 or more hours a day)	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Notice Relative to the Regulation of Employment	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Child Labor Law	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Occupational Safety and Health Regulations (for public places of employment only)	Maine Dept. of Labor 207-623-7900, TTY 1-800-794-1110
Sexual Harassment	Maine Human Rights Commission, 207-624-6290, TTY 1-888-577-6690

### Federal Government Required Posters

Equal Employment Opportunity is the Law	U.S. Equal Opportunity Commission 1-800-669-3362, TTY 1-800-800-3302
Fair Labor Standards Act-Federal Minimum Wage	U.S. Department of Labor, Wage and Hour Division 603-666-7716
Employee Polygraph Protection Act	U.S. Department of Labor, Wage and Hour Division 603-666-7716
Family and Medical Leave Act (for employers with 50 or more employees)	U.S. Department of Labor, Wage and Hour Division 603-666-7716
You Have a Right to a Safe and Healthful Workplace (for private businesses)	U.S. Department of Labor, OSHA, 207-941-8177 or 207-626-9160

The Maine Employment Security Act poster is required for employers who must pay unemployment tax, and can be ordered from the Unemployment Compensation Bureau of the Maine Department of Labor (207-621-5120) or downloaded from our website at [www.file4ui.com](http://www.file4ui.com) and then, under Information & Resources, click on [Publications and Forms](#). Select [Unemployment Poster \(Me.I-1\)](#) from the list of publications provided.

## Safety and Health

- Everyone wants a safe and healthy place to work.
- Employers must make workplaces safe.
- Workers must follow health and safety rules.

The Federal Occupational Safety and Health Administration (OSHA) looks out for health and safety in private workplaces.

The Maine Department of Labor checks public workplaces.

If you work on a computer four or more hours a day, a law requires that you have special training to help you operate your equipment safely.

### Frequently Asked Questions:

1. "Can I say 'No' to a job I think is unsafe?"  
*If you think the job could cause death or serious injury, you can refuse. You must tell your employer of the danger and ask that it be fixed.*
2. "What do I do if my employer does not fix the hazard?"  
*If your employer does not act to fix the problem, report your concern to OSHA (for private companies) or the Maine Department of Labor (for public work sites).*
3. "What does Right to Know mean?"  
*You have a right to know if chemicals or other things that can cause harm are in the workplace. Your employer must tell you about these things and train you in their safe use.*

The Maine Department of Labor has free safety and health information and training through the SafetyWorks! program (1-877-SAFE-345, 1-877-723-3345), TTY 1-800-794-1110

## Smoking

All employers in Maine must have a written policy to protect the employer and the employee from secondhand tobacco smoke. Employers may ban smoking entirely. Inside buildings where people work, smoking can only be allowed in a designated smoking area that is enclosed and separately ventilated. It must keep smoke from going into the work area. Employers may not discriminate against employees who use tobacco outside the course of employment.

For more information, call:

Maine Department of Health and Human Services  
Partnership for a Tobacco-Free Maine  
(207-287-6027, TTY 207-287-8015)

## Unemployment Insurance

Unemployment benefits come from taxes paid by employers on wages of their workers. These taxes are put in a special trust fund that is used solely to pay unemployment benefits to workers who lose their jobs through no fault of their own. The benefits are intended to be temporary to help people with basic needs while seeking new employment.

In many cases, unemployment benefits are available up to 26 weeks. The actual amount of benefits a person receives is based on wages earned during a specific time frame. People eligible for unemployment insurance must be:

- Partially or totally unemployed;
- Able and available to work;
- Willing to accept work they are able to do.

### You can file a claim for unemployment insurance:

- Online at [www.file4UI.com](http://www.file4UI.com) (available 24/7) - click on "File a New Claim or Reopen an Existing Claim";
- By telephone: 1-800-593-7660 (Option 1); TTY (Deaf / Hard of Hearing) 1-888-457-8884.
- Paper claim forms are available at your local CareerCenter;
- You may use a telephone or computer, free of charge, at any CareerCenter to file a claim by telephone or online.

### You will need to have the following information ready before you apply:

1. Your social security number;
2. The names, addresses, and telephone numbers of employers that you worked for during the last 18 months;
3. When you started work;
4. When you stopped work;
5. Reason you are not working now.

You can file your weekly unemployment claims:

- Online at [www.file4UI.com](http://www.file4UI.com) (available 24/7) - under Featured Links, click on [File a New or Weekly Unemployment Claim Online](#).
- By telephone at 1-800-593-7660 (Option 6).

### To file an appeal of a Department Decision about unemployment benefits, use one of the following methods:

- Internet at [www.Maine.gov/labor/appeals](http://www.Maine.gov/labor/appeals) - You will receive a confirmation of your appeal request.
- Telephone: (207) 621-5001; TTY (Deaf/Hard of Hearing): 1-800-794-1110;
- Fax this form: (207) 287-5949;
- Deliver this form to an office of the Maine Department of Labor;
- Mail this form to Administrative Hearings, 30 SHS, Augusta, ME 04333-0030.

## Wages

- The minimum wage is \$7.50 per hour. (Please check web site at [www.maine.gov/labor](http://www.maine.gov/labor) for current wage rate information.)
- Maine does not have a training wage or student wage below the minimum.
- Tipped employees must be paid at least one-half minimum wage. If this rate plus tips for the week does not average the minimum wage, the employer must pay the difference.
- Employees receive overtime pay of 1½ times their

hourly rate after 40 hours of work per week. This applies to most employees. A poster stating these rules must be shown in the workplace.

- Executive, administrative or professional employees are exempt from minimum wage and overtime. They must be paid a minimum weekly salary of \$455.00.
- Employers must pay wages in full to employees on an established day or date at regular intervals not to exceed 16 days.
- Employees must be paid for the work performed. Employees who leave a job must be paid in full within a reasonable time.
- Employers cannot deduct from an employee's pay for things such as broken merchandise or bills not paid by customers.
- Employers may not discriminate on the basis of gender by paying a rate less than the rate paid an employee of the opposite sex for comparable work.
- Employers may not discriminate against an employee for inquiring about, disclosing, comparing or otherwise discussing the employee's wages with others.
- Most of the wage laws do not apply to agriculture.
- Employees must be notified of a decrease in hourly wages or salary at least one day prior to the change.

#### Frequently Asked Questions:

1. "If a holiday occurs on a work day, does my employer have to pay overtime for working the holiday?"  
*No. An employer does not have to pay overtime for less than 40 hours a week worked.*
2. "My employer changed my regular schedule and now says I have to work overtime. I wasn't told this when I was hired. Is this legal?"  
*Yes. Employers have the right to change work schedules. They can require you to work overtime, but not in excess of 80 hours of actual overtime in any two-week period.*
3. "Does my employer have to pay benefits like sick time, vacation or holidays?"  
*No. Paid benefits are extras. They are not required by law.*

## Whistleblowers Protection Act

It is against the law (26 M.R.S.A. §§ 831-840) for an employer to fire or threaten you because:

- you reported a law violation;
- you reported a risk to health and safety;
- you would not do something that was a danger to your life or to someone else's;
- you are part of a government investigation; or
- you are a healthcare worker and you reported a medical error.

You are protected by this law ONLY if you tell your supervisor about what you think is wrong. You must allow enough time for your supervisor to correct the problem unless you have a good reason to think that he or she will not fix it.

A poster about this must be at your workplace.

#### Frequently Asked Questions:

1. "Can I be fired if I report a workplace problem or violation?"  
*It is against the law to fire someone for reporting a workplace problem or violation.*
2. "If I lose my job for what looks like discrimination, what should I do?"  
File a complaint with the Maine Human Rights Commission within six (6) months of the end of your employment.

For more information, call Maine Human Rights Commission (207-624-6290, TTY 1-888-577-6690).

## Workers' Compensation

This is insurance paid for by the employer. It gives benefits to employees who get hurt on the job.

Most public and private employers have this insurance for their workers. You must follow the rules to get the benefits.

Check the poster which must be at the workplace for more information.

#### Frequently Asked Questions:

1. "If I get hurt at work, what should I do?"  
*Tell your supervisor or a manager as soon as you can.*
2. "What should my employer do?"  
*Your employer must fill out a "first report" of the injury within seven (7) days. You should get a copy. If you lost a day at work, your employer will notify the Workers' Compensation Board. If your employer does not do this, call a regional Workers' Compensation Board office. Ask to speak to a Troubleshooter.*
3. "What if my employer won't pay my claim?"  
*If this happens, your employer will file a Notice of Controversy (NOC). This will say why the employer does not want to pay your claim. If your employer files a NOC, a Troubleshooter will call you to hear your side. If you know about the NOC and a Troubleshooter has not called you within two (2) weeks, call a regional Workers' Compensation Board office and ask to speak to a Troubleshooter.*

#### Workers' Compensation office telephone numbers:

Augusta	207-287-2308 or 1-800-400-6854 TTY 207-287-6119
Bangor	207-941-4550 or 1-800-400-6856
Caribou	207-498-6428 or 1-800-400-6855
Lewiston	207-753-7700 or 1-800-400-6857
Portland	207-822-0840 or 1-800-400-6858

## Resources

### State Government Agencies

#### Maine Department of Labor

45 State House Station, Augusta, ME 04333-0045  
207-623-7900  
TTY 1-800-794-1110  
[www.Maine.gov/labor/](http://www.Maine.gov/labor/)  
e-mail: [webmaster.bls@Maine.gov](mailto:webmaster.bls@Maine.gov)

#### Maine Human Rights Commission

51 State House Station, Augusta, ME 04333-0051  
207-624-6290, Fax: 624-6063  
TTY 1-888-577-6690  
[www.Maine.gov/mhrc](http://www.Maine.gov/mhrc)

#### Maine Department of Health and Human Services Partnership for a Tobacco-Free Maine

11 State House Station, Augusta, ME 04333-0011  
207-287-4627, Fax: 287-4636  
TTY 207-287-8066  
[www.tobaccofreemaine.org](http://www.tobaccofreemaine.org)

#### Maine Labor Relations Board

90 State House Station, Augusta, ME 04333-0090  
207-287-2015  
TTY: 1-888-577-6690  
[www.Maine.gov/mlrb](http://www.Maine.gov/mlrb)

#### Maine Workers' Compensation Board

27 State House Station Augusta, ME 04333-0027  
207-287-375, Fax: 287-7198  
TTY 1-877-832-5525  
[www.Maine.gov/wcb/](http://www.Maine.gov/wcb/)

## Federal Government Agencies

### National Labor Relations Board

Thomas P. O'Neill, Jr., Federal Building  
10 Causeway Street, Rm 601, Boston, MA 02222-1072  
617-565-6700  
TTY: 1-866-315-6572  
[www.nlrb.gov](http://www.nlrb.gov)

### U.S. Equal Employment Opportunity Commission

JFK Federal Bldg., Room 475, Government Center  
Boston, MA 02203  
1-800-669-4000

### U.S. Department of Labor

Wage and Hour Division  
603-666-7716  
[www.dol.gov/whd](http://www.dol.gov/whd)

Occupational Safety and Health Administration (OSHA)  
District Office 207-941-8177

Area Office  
40 Western Avenue, Suite G26, Augusta, ME 04330  
207-626-9160  
[www.osha.gov](http://www.osha.gov)

Employee Benefits and Security Administration  
617-565-9600  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)



## Full Service CareerCenters

### **Augusta**

21 Enterprise Drive, Suite 2  
109 State House Station  
Augusta, ME 04333  
Tel: 624-5120 or 1-800-760-1573 Fax: 287-6236  
TTY: 1-800-633-0770

### **Bangor**

45 Oak Street, Suite 3  
Bangor, ME 04401-6667  
Tel: 561-4050 or 1-888-828-0568 Fax: 561-4066  
TTY: 1-800-498-6711

### **Brunswick**

275 Bath Road, Suite 3  
Brunswick, ME 04011  
Tel: 373-4000 or 1-888-836-3355 Fax: 373-4004  
TTY: 1-800-697-2871

### **Calais**

One College Drive, P.O. Box 415  
Calais, ME 04619-0415  
Tel: 454-7551 or 1-800-543-0303 Fax: 454-0349  
TTY: 1-888-697-2883

### **Lewiston**

5 Mollison Way  
Lewiston, ME 04240-5805  
Tel: 753-9000 or 1-800-741-2991 Fax: 783-5301  
TTY: 1-877-796-9833

### **Machias**

15 Prescott Drive, Suite 1  
Machias, ME 04654-9752  
Tel: 255-1900 or 1-800-292-8929 Fax: 255-4778  
TTY: 1-800-381-9932

### **Portland**

185 Lancaster Street  
Portland, ME 04101-2453  
Tel: 771-5627 or 1-877-594-5627 Fax: 822-0221  
TTY: 1-888-817-7113

### **Presque Isle**

66 Spruce Street, Suite 1  
Presque Isle, ME 04769-3222  
Tel: 760-6300 or 1-800-635-0357 Fax: 760-6350  
TTY: 1-888-697-2877

### **Rockland**

91 Camden Street, Suite 201  
Rockland, ME 04841-2421  
Tel: 596-2600 or 1-877-421-7916 Fax: 594-1428  
TTY: 1-888-212-6229

### **Skowhegan**

98 North Avenue  
Skowhegan, ME 04976-1923  
Tel: 474-4950 or 1-800-760-1572 Fax: 474-4914  
TTY: 1-888-697-2912

### **Springvale**

9 Bodwell Court  
Springvale, ME 04083-1801  
Tel: 324-5460 or 1-800-343-0151 Fax: 324-7069  
TTY: 1-888-697-2913

### **Wilton**

865 US Route 2E  
Wilton, ME 04294-6649  
Tel: 645-5800 or 1-800-982-4311 Fax: 645-2093  
TTY: 1-888-697-2895

The Maine CareerCenter network consists of 12 full-service centers and additional service points and partner providers located throughout the state.

For a complete list of locations, visit:  
**[www.mainecareercenter.com](http://www.mainecareercenter.com)**

Or call 1-888-457-8883  
TTY: 1-800-794-1110



